

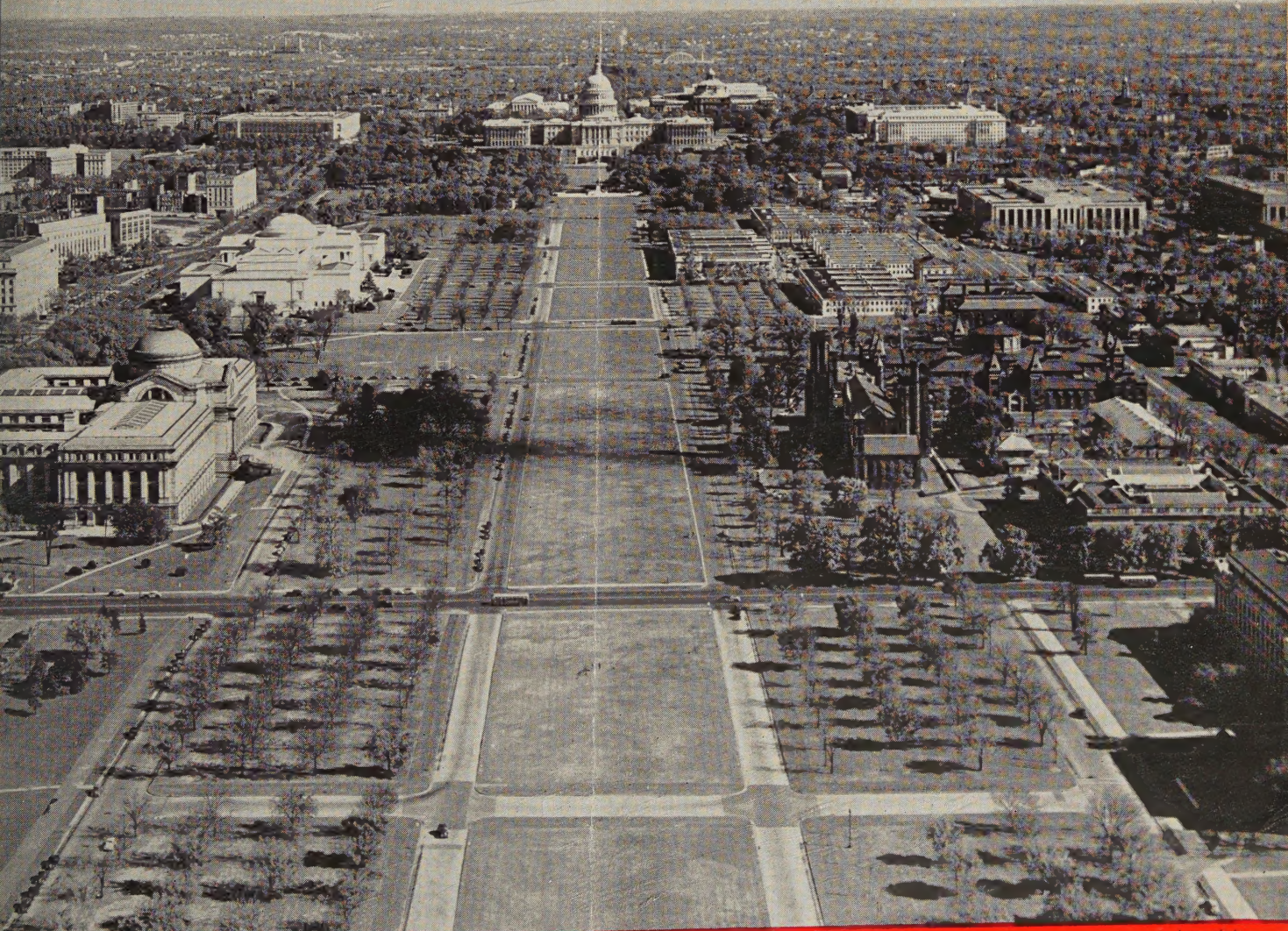
# COMMERCE

M A G A Z I N E

NOVEMBER, 1948

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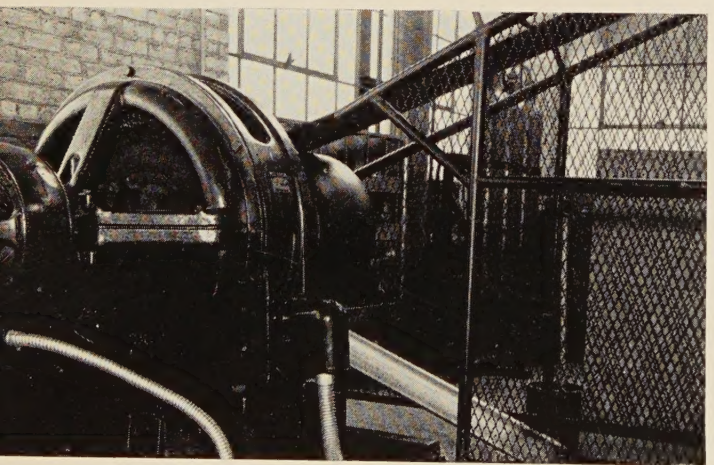
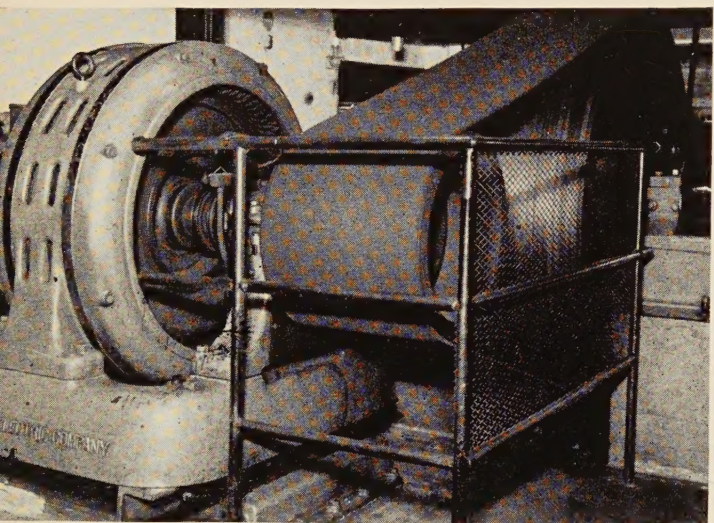
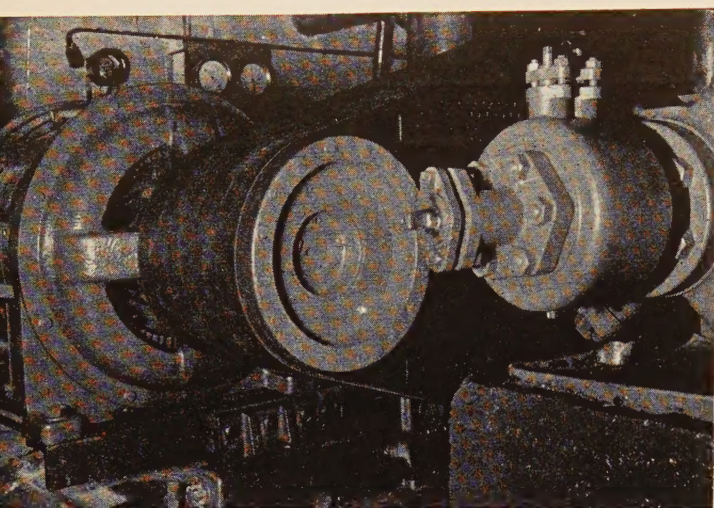
Acme photo

twenty-two teams of experts in Washington are devising plans for more efficiency in the federal government.

CAN HOOVER STREAMLINE U. S. BUREAUCRACY? — See Page 13



# The CHICAGO BELTING **PRODUCTION DRIVE**



## A BETTER DRIVE *and a Better Belt*

### *for Greater Production for Lower Costs!*

The happy combination of fine quality CHICAGO BELTING short center Transmission Belts used in the modern "PRODUCTION DRIVE" assures many years of trouble free maximum power transmission at the lowest possible cost.

The automatic compensation in belt tension given by the pivoted motor base makes the belt "lean" into the heavy loads and then "relax" at the normal load. Tension Welded CHICAGO BELTS provide the strength, stamina and long life necessary for continuous operation.

These nationally famous top quality leather belts have natural self-adjusting resiliency to cushion shock—and good pulley grip to transmit heavy loads with less tension.

You owe it to yourself to investigate the many advantages and money-saving possibilities of this latest type transmission drive.

*Where "looks" is secondary to greater and better performance the PRODUCTION DRIVE will be YOUR choice! — and save you DOLLARS!*

Pick up your phone and call MO<sup>n</sup>roe 6-5050 and ask for one of our Sales Engineers.

**CHICAGO BELTING COMPANY**  
*automatic belt tightening*  
**LEATHER BELT DRIVE**

**GREEN & WASHINGTON STS., CHICAGO 7, ILL.**





*It doesn't come  
in your size!*

**I**F YOU are of average height, it would probably be impossible for you to get into a suit of medieval armor. That's because the knights back in the Middle Ages were smaller than men today.

One of the major reasons for the growth of modern man is his better balanced diet. Because he is normally provided with a variety of foods in perfect condition all year 'round, he is bigger and healthier.

One of the most important ways of providing food whenever and wherever needed, is by storing it in cans. Today, the canning industry is pro-

viding food for hundreds of millions of people. Naturally such an industry requires a lot of steel in the form of tin plate.

Three members of the United States Steel family help to supply the canning industry. Carnegie-Illinois Steel Corporation, Tennessee Coal, Iron & Railroad Company and Columbia Steel Company.

The work of Carnegie-Illinois, T.C.I. and Columbia to help furnish the canning industry with steel, typifies the vital roles being played by members of the Industrial family that serves the nation—United States Steel.



**United States Steel Corporation Subsidiaries**

**UNITED STATES STEEL**





**2 hrs., 50 min.**  
on United's DC-6 Mainliner 300s



*"the seven o'clock"*  
arrives by midmorning.



*"the eight o'clock"*  
arrives at lunch time.



*"the twelve noon"*  
reaches New York by  
midafternoon.



*"the five o'clock"*  
gets you there by early evening.



*"the six o'clock"*  
arrives at 9:50 p.m. EST.



*"the Night Owl"*  
special after-theatre flight.

Your best dollar buy is when you fly

**UNITED  
AIR LINES**

Monroe and Wabash (Palmer House Corner)  
or Stevens Hotel Lobby. Call FRanklin 2-4900  
or an authorized travel agent.

**Save 5% — Buy Round Trips!**

## STATISTICS OF CHICAGO BUSINESS

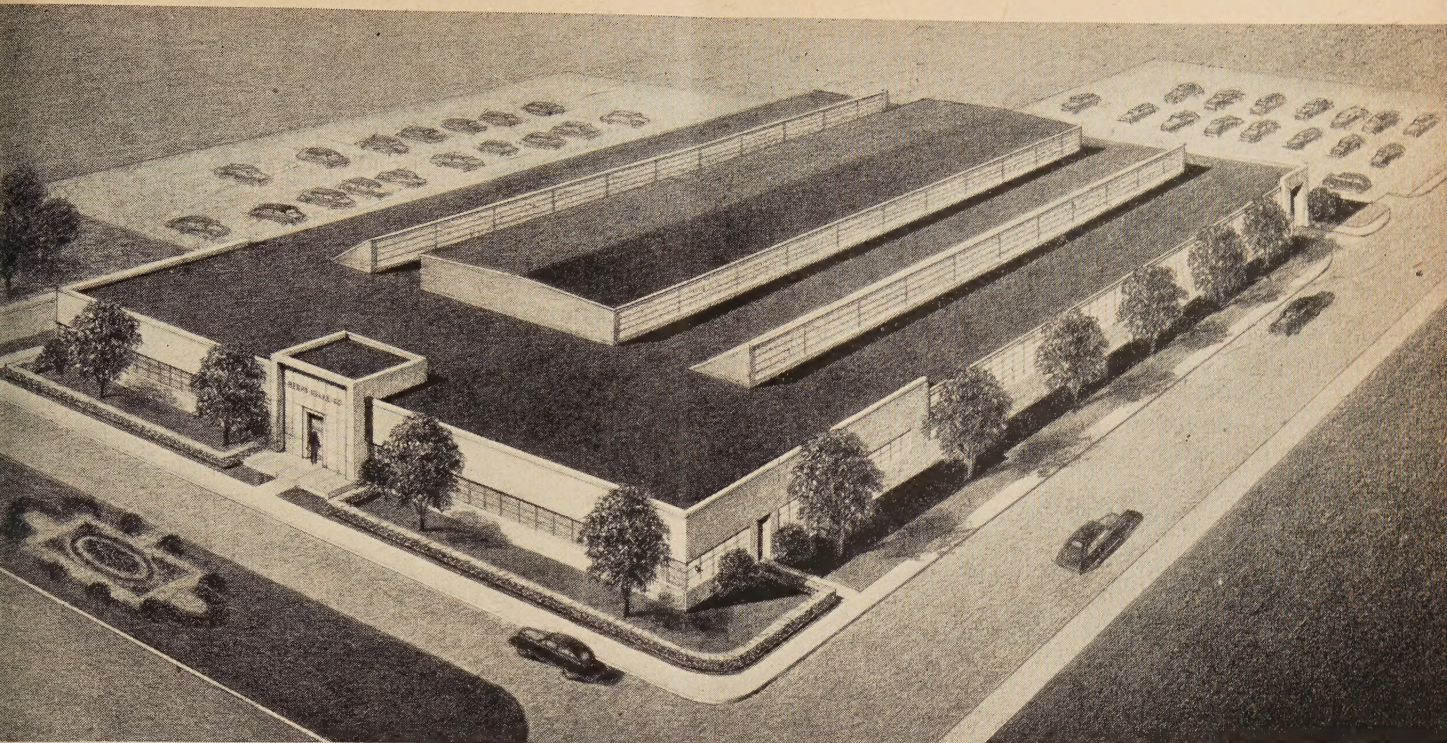
	September, 1948	August, 1947	September, 1947
Building permits .....	532	564	827
Cost .....	\$13,251,000	\$12,058,200	\$12,304,000
Contracts awarded on building projects, Cook Co. ....	987	2,756	871
Cost .....	\$31,087,000	\$44,006,000	\$27,046,000
(F. W. Dodge Corp.)			
Real estate transfers .....	6,188	6,435	6,950
Consideration .....	\$6,458,051	\$5,958,953	\$7,739,886
Retailers' Occupation Tax collection, Cook Co. ....	\$7,183,594	\$7,517,202	\$7,558,903
Department store sales index (Federal Reserve Board) (Daily average 1935-39=100)	245.4 <sup>1</sup>	195.8	246.2
Bank clearings .....	\$3,107,725,017	\$3,100,500,705	\$3,017,300,448
Bank debits to individual accounts: 7th Federal Reserve District .....	\$15,712,443,000	\$15,113,556,000	\$14,410,037,000
Chicago only .....	\$8,275,860,000	\$7,745,213,000	\$7,598,147,000
Chicago Stock Exchange transactions: Number of shares .....	501,000	424,000	445,000
Market value of shares traded .....	\$14,262,149	\$13,210,629	\$12,306,019
Railway express shipments, Chicago area .....	1,520,106	1,475,863	2,087,552
Air express shipments, Chicago area .....	51,809	49,701	52,291
L. C. L. merchandise cars .....	27,733	27,649	30,691
Originating local telephone messages .....	173,040,659	167,751,857	161,266,221
Electric power production, khw. ....	964,134,000	964,070,000	901,741,000
Revenue passengers carried by Chicago Transit Authority lines: Surface Division .....	65,076,731	64,235,212	72,372,434
Rapid Transit Division .....	13,733,002	13,607,633	14,416,028
Postal receipts .....	\$8,629,111	\$7,456,424	\$7,902,334
Air passengers: Arrivals .....	115,640	117,188	132,811
Departures .....	117,562	120,973	135,278
Consumers' Price Index (1935-39=100) .....	179.4	178.8	168.3
Live stock slaughtered under federal inspection .....	476,522	421,620	572,185
Families on relief rolls: Cook County .....	19,026	19,182	12,275
Other Illinois counties .....	14,238	14,114	12,127

<sup>1</sup>Preliminary figures.

## DECEMBER, 1948, TAX CALENDAR

Date Due	Tax	Returnable to
15	Employers who withheld more than \$100 during previous month pay amount withheld to	Authorized Depository
15	Fourth quarterly installment of 1947 Federal Income Tax by Corporations and Fiduciaries	Collector of Internal Revenue
15	Illinois Retailers' Occupation Tax return and payment for month of November	Director of Revenue
31	Secure motor vehicle licenses for passenger cars and trucks for 1949	Secretary of State
31	Chicago concerns secure city vehicle licenses for 1949	City Collector
31	Federal Excise Tax return and payment due for November, 1948	Collector of Internal Revenue





Rendering of New Plant Now Being Constructed for Henry Valve Co.

## **Fifth New Plant Located in Clearings New North Avenue District**

*North Avenue and 25th Avenue,  
Melrose Park*

## **A NEW MODERN DISTRICT FOR MODERN PLANTS**

**Choice Sites Available**

All Sites Served by Indiana Harbor Belt Railroad Company

Clearing Industrial District Inc., has four modern industrial districts in the Chicago area; one within Chicago's limits, two adjoining its southwest border and one adjoining its northwest border. The company offers the services of a complete engineering and construction department, architect and financing on either a purchase contract or long term lease; in short, every detail toward a completed project.

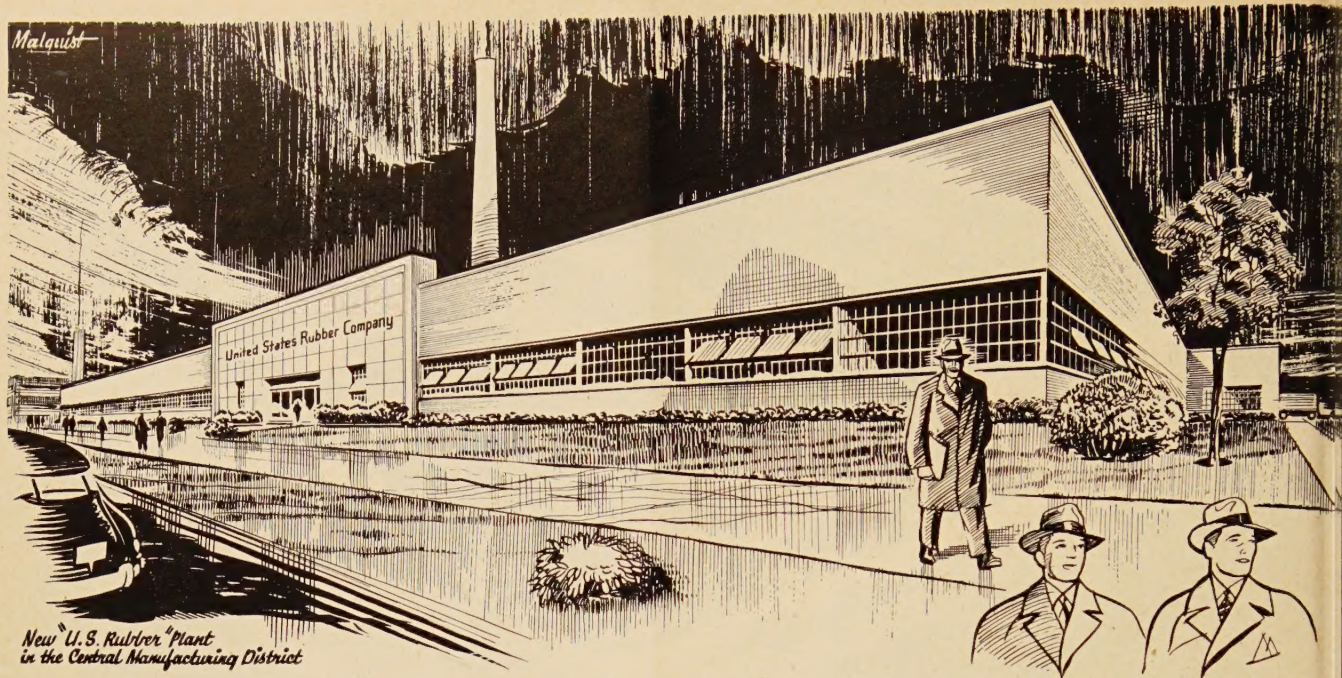
For further details address inquiries to "Clearing Industrial District, Inc., 38 South Dearborn Street, Chicago 3" or call Randolph 6-0135.

# **CLEARING INDUSTRIAL DISTRICT, Inc.**

FIRST NATIONAL BANK BUILDING

CHICAGO 3





## Should Your Company Be Next?

THE spotlight of industrial interest again is focused upon the Crawford Development of the Central Manufacturing District as construction is planned for a new 173,000 square foot warehouse for the United States Rubber Company. Nineteenth important industry to select a site in the Crawford Development for its benefits of central location, Chicago Junction rail service and other advantages, the United States Rubber Company will enjoy in its new plant adequate space and every modern facility to handle more products with greater economy and speed.

IN THE move of industry to new and larger modern quarters should your company be next? The time is ripe to take advantage of comprehensive District opportunities—ideal location, special services, ample resources and community features. Follow industrial leaders and consult the:

### DISTRICT ADVANTAGES

1. Central Location
2. Chicago Junction Railway Service
3. Private Streets
4. Full Improvements
5. Adequate Utilities
6. Sprinkler Service
7. Individual Switchtrack
8. Architectural Services
9. Community Features
10. Ample Resources to Finance Land and Buildings — Liberal Terms

## Central Manufacturing District

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Richard Hackett, General Manager

1305 FIRST NATIONAL BANK BUILDING

RANDOLPH 6-2235

38 South Dearborn Street

CHICAGO 3, ILLINOIS



# COMMERCE

## MAGAZINE

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NOVEMBER, 1948

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POSTMASTERS ATTENTION: Change of address cards on Form 3578 should be sent to 1 North LaSalle Street, Chicago 2, Illinois.

## In This Issue--

Can Washington's vast bureaucracy really be streamlined? To find out, Congress has called in a board of experts, given them \$1,900,000 with which to work, and asked for a full report next January. Commerce correspondent Jack Robins explains (page 13) that the streamliners, headed by ex-President Herbert Hoover, have been finding many examples of gross duplication, but the streamlining job will not be easy. Even partial streamlining hurts someone, and the art of politics is to hurt as few people as possible.

It is good to know the men with whom you do business. The same is true of union leaders. Hence, Commerce this month presents an article (page 15) by a successful union leader, Frank Darling, whose union has not called a strike in 11 years, yet has kept its 16,000 members on higher-than-average wage scales. Mr. Darling discusses a union leader's problems on the days when he is not in active negotiation with management.

Can American industry take steps to protect itself against the atom bomb? The answer is a qualified "Yes," reports George Root in an article (page 16) discussing the findings of the National Security Resources Board. No company, the Board feels, can assure itself complete security, but all can begin moving toward partial security.

H. W. Prentis Jr., blunt-spoken president of Armstrong Cork Co., believes the time has come to stop talking about inflation and begin doing something about it. Inflation, he believes, has become a greater menace than Communism to our middle classes. If left unchecked, it may wreck the backbone of our society and, in the process, paralyze industry and the nation. Mr. Prentis' warning is reprinted as Commerce's "Speech Of The Month," beginning on page 19.

Several thousand years ago the Egyptians tried in vain to produce a true metal bond, and metalworkers for centuries afterwards have been no more successful. Only in the last several decades has metallurgy finally licked this age-old problem. Now a reality, metal bonding has produced a whole series of minor manufacturing revolutions, as Benjamin Melnitsky explains in an article beginning on page 18.



# "SHOW ME HOW TO AVOID Speculation!"

**Thousands of business men are minimizing  
the ordinary risks of business by using  
the Chicago Mercantile Exchange**

Risks are part of all business. To that degree, all business men are speculators.

The retailer takes a loss on his shelf stock when prices drop. The manufacturer gets caught with inventory.

Similarly, when prices rise on raw materials, manufacturers who have made forward commitments on their products find margins reduced, and sometimes profits turned into losses.

Thus, whether prices go up or down, some business men get hurt. The aim of most distributors and manufacturers is to avoid these risks on inventory or raw materials—to make only normal profits on their basic operations.

Imagine what an advantage it would be to manufacturers of automobiles, washing machines and other products made of steel if they could "peg" their raw materials costs for 6 to 9 months ahead, know in advance that there would be no change.

They cannot do it. Nor can the processors of meat and dozens of other raw materials.

But thousands of manufacturers who use apples, butter, eggs, onions and potatoes as raw materials in bakeries, noodle and mayonnaise factories, confectionery and ice cream plants and scores of others can and do avoid the risks of price changes. So also do handlers and distributors of these products.

They do it by buying and selling futures contracts on the Chicago Mercantile Exchange.

Because risks are removed, these manufacturers and distributors perform their usual functions on lower margins. Banks more readily finance their operations.

It is one of the great economic benefits in our country—one which other thousands of producers, distributors and manufacturers should use and do not. Any of our members will gladly analyze your business to see how it may be employed for you.



**FREE**—Send for our new booklet, "Why We Have Butter, Eggs and Other Commodities When America Needs Them," which explains how the Chicago Mercantile Exchange functions and renders a service to the nation. ☐ Check if wanted.

For specific information on trading in commodities, such as contracts and specifications, please check those you are interested in.

☐ Apples ☐ Butter ☐ Eggs ☐ Onions

CM11

**CHICAGO MERCANTILE EXCHANGE**

110 North Franklin Street

Chicago 6, Illinois

**THE NATION'S  
MARKET PLACE  
FOR EGGS, BUTTER AND  
OTHER COMMODITIES**



# The Editor's Page

## Depreciation And The 50-Cent Dollar

WITHIN the next two or three months, the management of most corporations will be preparing annual reports to stockholders. One of the very important problems that each management will have to resolve is how depreciation shall be handled in the light of the 50-cent dollar. Recognition is growing, although it is not yet nearly general enough, that profits are being overstated if fixed assets acquired prior to the war are still being depreciated on their original cost basis.

There has been a great deal of discussion in the accounting profession as to the best way to meet this problem. As a group, however, the accountants have not agreed upon any solution.

Meanwhile, some of the country's largest corporations, notably U. S. Steel, are compensating for under-depreciation by the creation of a special reserve. Others are following a very conservative dividend policy. Caution in dividend paying does not specifically reflect the fact of under-depreciation in the company financial statements. It does, however, prevent draining cash from a business on the basis of profits which are inflated to the extent that depreciation charges are insufficient to provide for replacement of fixed assets at current price levels. Companies which are not consciously following one or the other of these two procedures are in danger of dissipating their capital.

This vital problem deserves thorough discussion in every annual report for 1948. Stockholders should know just what the dollar's debasement has meant to the fixed asset replacement reserves of the corporation in which they are investors, and exactly what is being done about it.

## Sound Tactic

THE American Legion has decided that one of the best means of attacking Communism is to teach it in the schools. To this end the Legion will provide material and assistance to the teaching profession.

The Legion is to be congratulated on its program. If impartial, factual courses are provided to teach Communism in theory and practice, it is a sure thing that very few students will be favorably impressed. The history of all the early ventures in Communism in this country and abroad, where the experiment was not backed by a gun in the hand of a dictator, has been one of dismal failure. Fully and fairly presented, the story of the Russian political despotism combined with socialism and called Communism can make no converts in American classrooms.

The nation's schools should be quick to adopt the Legion's program. By openly instituting thorough-going, impartial instruction and discussion on the subject, the

schools can become one of the most effective agencies in checking the spread of communist philosophy. They can also dispel the suspicion which has been growing in recent years that some teachers were using their classroom to spread Communism by subtle indoctrination.

## A Good Deal

DURING the first eight months of this year a favorable trend has developed in our foreign trade, with the gap between imports and exports narrowing. This has been brought about by a drop in exports and a rise in imports. Ordinarily a drop in exports might be viewed as unfavorable because of its effect on the level of business and employment here. But in today's situation, declining exports and rising imports both tend to reduce inflationary pressure, which is all to the good. With our own shortages, this trend would, in fact, be to the good even if none of our exports had been on a gift basis, which, of course, an important share have been.

It is too much to hope that a balance between imports and exports, with exports being composed entirely of non-relief shipments, can be attained in the foreseeable future. It is encouraging, however, to see the new trend toward balance in our foreign trade.

## Debt Management Program

UNDOUBTEDLY the most difficult task that will face the Washington administration in the next four years will be the management of the public debt. What is done about the gargantuan \$250 billion debt will affect the employment, income, savings and cost of living of every American.

How this gigantic financial problem should be handled has been the subject of endless discussion and many, many long treatises. The Committee on Public Debt Policy in its seventh and last study on the subject has, however, proposed a program that is noteworthy for its succinctness and simplicity. The committee boils its plan for successful debt management down to these five readily understandable principles:

1. Control the budget.
2. Reduce the debt.
3. Distribute the debt more widely.
4. Restore flexible interest rates.
5. Nourish a dynamic economy.

The best method of putting this five-point program into action may be a matter for the experts. The principles, however, can be understood by anyone and should have unanimous public support.

*Alan Sturdy*



A NEW AND BETTER  
**ELECTRICAL  
SERVICE**  
for **CHICAGO  
INDUSTRY**

*Engineered  
Electrical  
Construction*

**ONE RELIABLE FIRM  
ONE RESPONSIBILITY**

New construction, conversions, alterations — we handle the largest projects from beginning to end.

Only long, thoroughly trained electrical engineers and specialists can properly layout and install today's intricate equipment . . . can properly supervise and work with electricians for absolutely correct installation and full performance. Employ our 40 years of know-how to insure a completely satisfactory job, well done.

We work directly with you—or with your engineering firm or general contractor.



Write, wire or telephone for complete information on this new streamlined electrical service that offers you so many advantages.

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ELECTRIC COMPANY**

223 W. JACKSON BLVD.  
CHICAGO 6, ILLINOIS

**HERE-THERE  
and EVERYWHERE**

• **Canada Taps New Iron Ore** — For some years, Canadian mineralogists have been probing the Dominion's vast hinterland for untapped iron ore deposits to supplement the steadily dwindling Mesabi beds. Now word comes from Canada's Department of Mines and Resources that the long search has turned up an extensive bed of highgrade iron ore in Labrador, officially described as on a par with the Mesabi range, both in extent and quality of ore. Exploratory drilling indicates that the deposits hold at least 150,000,000 tons of ore, but mineralogists hope through further explorations to prove that twice that amount is available. Like the Mesabi deposits, the new Labrador beds are likely to require relatively little drilling and blasting. If it can actually be proved that the new beds do hold 300,000,000 tons of ore, then Canada will begin construction of a 350-mile railroad into the area.

• **Coupons Ad Infinitum** — The coupon craze, that strange facet of American free enterprise, shows no sign of abating. The newest twist in the boxtop school of merchandising is the idea of blanketing the nation with coupons entitling the holder to an introductory box of soap powder, toothpaste or breakfast cereal. This year alone, the Reuben H. Donnelley Corporation has poured into the mails a staggering 200,000,000 coupon-bearing envelopes in behalf of some 24 national advertisers. Next year Donnelley anticipates an even greater use of the mass coupon idea. To expedite the huge mailing job, Donnelley Corporation has compiled the world's largest consumer mailing list; collected at a cost of over one million dollars, it now contains the addresses of more than 33,000,000 families.

• **Steel Profit Squeeze** — The steel industry, despite steadily higher dollar sales, continues to feel the pinch

of higher wages and raw material costs. The National City Bank New York has reviewed the proposition of 32 leading iron and steel producers and finds that, although dollar sales increased 16 per cent in the first half of this year (as compared with the same 1947 period), net profit dipped from 6.9 cents per sales dollar to 6.1 cents. Furthermore, the bank reports, the industry had the lowest rate of return on investment of any major manufacturing group.

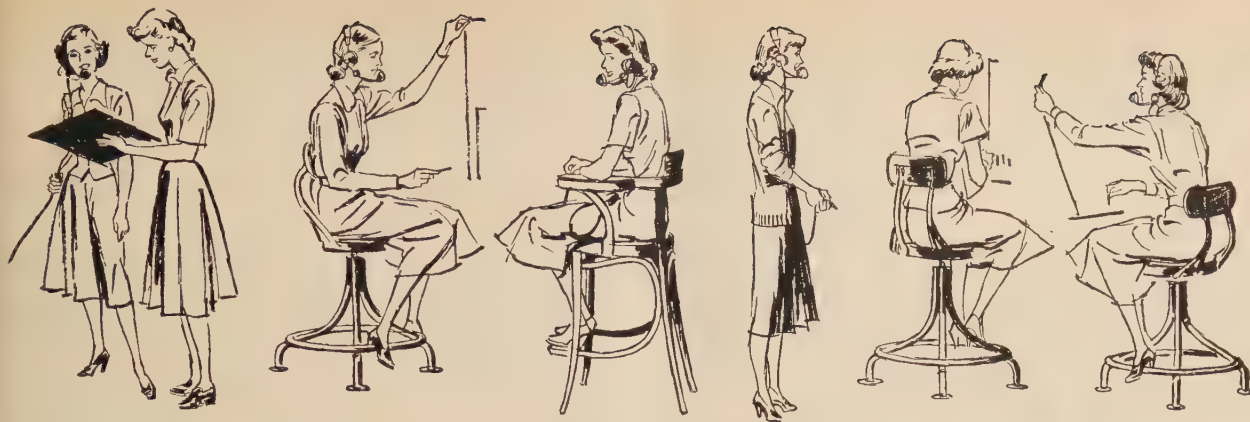
• **Packaging Innovation** — Modern packaging has finally caught on with one more industry — the Christmas tree purveyors. This year's Yuletide evergreen will be available in individual cartons in sizes ranging from three to eight feet. The G. D. Martin Company, Olympia, Wash., which is introducing the carton idea, says each carton will be wax-treated and contain a metal moisture-containing base to bring evergreens to the consumer fresh, fragrant, and long-lasting.

• **Metalworking Center** — The Chicago industrial area contains the greatest concentration of metalworking plants in the nation, at least from the viewpoint of employees at work. A survey by IRON AGE indicates that 447,412 metalworkers, or 8.16 per cent of the national total, are employed in Chicago plants. Detroit ranks second with 397,975 workers, Pittsburgh third with 241,453 workers, and Newark, N. J., fourth with 230,138 workers. New York state, with a total of 511,031 metalworkers, is in fifth place among the states.

• **Motor Truck Boom** — Since 1930 motor truck traffic has been increasing more than half again as fast as railroad traffic. In a survey of the motor truck industry, the Department of Commerce reports that the

(Continued on page 46)





## BIGGEST TELEPHONE "TEAM"



## NOW SERVING YOU



**13,750 new employees in three years**

**Payroll up \$65,000,000**

**Improved methods cut training time**

Operators, linemen, installers, office workers . . . more skilled people of all kinds . . . are moving up to the telephone lines to bring you more and better service.

More than 13,750 have joined the Illinois Bell team since V-J Day. With improved train-

ing methods, they're ready for "active duty" in much less time than it used to take.

Addition of all these employees has boosted Illinois Bell's "family" to 43,700 people and increased our annual payroll to \$134,000,000, a \$65,000,000 rise in three years! That's a lot of people and a lot of money. It takes plenty of *both* to provide you with the kind of service you've told us you want and need—and which we promise you shall have!

**ILLINOIS BELL TELEPHONE COMPANY**





Instant, Unlimited, Simultaneous  
Conversations . . . Every One Private

## KELLOGG SELECT-O-PHONE

Automatic Private Telephone Systems



No loudspeakers—  
nothing on your  
desk but a tele-  
phone. 100% con-  
ference facilities.



Compact, easily in-  
stalled switching equip-  
ment needs no special  
room — 5 to 36-line  
capacity.

Keep your telephone lines clear for out-  
side calls; cut telephone expense—every  
telephone a "master station"—any one  
person can initiate a conference call.  
Every conversation confidential . . . In-  
stallation, expansion and maintenance  
costs amazingly small — only 3-wire  
conductor to each station. Only system  
that gives all these:

- Full fledged TELEPHONE SYSTEM—not  
a loudspeaker system
- Compact, ready-wired switching equip-  
ment may be wall-mounted
- Long life—some in use more than 30  
years
- Fully automatic—no operator or bat-  
teries needed
- General or individual code calls, fire  
or burglar alarms can be incorporated.
- Name Touch Executive Station avail-  
able

**WALKER-JIMIESON, INC.**  
311 S. WESTERN AVE.  
CHICAGO 12, ILLINOIS  
CAnal 6-2525

## KNOW HOW TO GROW OLD?

It has been truthfully said  
that "to know how to grow  
old is an art."

The first requirement for gra-  
cious living in advanced age  
is INDEPENDENCE from  
WANT and FEAR.

You can buy this INDEPEND-  
ENCE during your earlier and  
productive youth and middle  
age by choosing and acquir-  
ing the right kind of life  
insurance.

ASK YOUR PRUDENTIAL  
REPRESENTATIVE ABOUT IT!

**THE PRUDENTIAL**  
A MUTUAL LIFE INSURANCE COMPANY



**INSURANCE COMPANY  
OF AMERICA**  
HOME OFFICE . . . NEWARK, N. J.



## Trends in FINANCE and BUSINESS

### Only One Person In 20 Rejected By Underwriters

On the average,  
only one person in  
20 is now turned  
down on life insur-  
ance applications.  
This ratio has been improving stead-  
ily, according to the Institute of Life  
Insurance, and millions of persons are  
accepted for coverage today who  
would have been rejected under pre-  
vious underwriting practice.

Chief cause of disqualifications is  
the broad category of heart, artery,  
and kidney diseases, which account  
for nearly half the rejections. An  
unsatisfactory medical history ac-  
counts for 20 per cent of the rejec-  
tions; overweight or underweight con-  
ditions, five per cent; and occupational  
hazards, less than five per cent.

With labor and  
management hav-  
ing lived somewhat  
more than a year  
under the Taft-  
Hartley Act (the measure became  
fully effective August 23, 1947), the  
National Industrial Conference Board  
has been querying businessmen to  
learn how they would change the  
law now that it has shaken down a  
bit. The results of the survey indi-  
cate rather conclusively that there is  
nothing approaching uniformity in  
management's reaction to life under  
T-H.

Surprisingly, the most frequently  
suggested change in the law is not  
aimed at labor. Instead, it is that  
company officials should be made to  
sign noncommunist affidavits as well  
as union leaders. Furthermore, if the  
NICB survey is a fair criterion, indus-  
try is by no means positive the act  
has bettered labor relations. About  
half the executives said there appeared  
to be some improvement "directly or  
indirectly," but as one industrial re-  
lations executive remarked, "This im-  
provement is intangible."

On the other side of the fence were

46 per cent who replied that Taft-  
Hartley had neither improved nor  
worsened employee relations. The sur-  
vey also found that: (1) most execu-  
tives feel the act "has definite short-  
comings;" (2) five per cent feel it  
"has done more harm than good;" and  
(3) three out of four businessmen be-  
lieve other changes should be made,  
particularly with respect to industry-  
wide bargaining and the scope of col-  
lective bargaining.

One Eastern executive would like  
to see the Wagner Act and the Taft-  
Hartley Act combined and rewritten  
into "one clear-cut piece of legisla-  
tion" that no one would require law-  
yers to interpret. That, he admits,  
is probably a "utopian dream."

« « » »

### Big Grain Crop Will Ease Meat Supply—Later

The nation's  
bumper crop of  
feed grains, espe-  
cially corn and oats,  
are certain to influ-  
ence next year's livestock and poultry  
situation. The big question, for the  
average consumer, is how soon will  
the price tag on a beef steak be pared  
to a reasonable figure? The Depart-  
ment of Commerce is not wholly  
optimistic; it believes consumers can  
look forward to some relief, but not  
quite as soon as might be supposed.

If feed prices were the only factor  
involved, the department says cheaper  
meat would be here in a hurry. But  
biological and seasonal influences are  
tending to delay price reductions. For  
example, the first improvement in  
meat supplies will be a small gain next  
Spring and Summer resulting from in-  
creased corn feeding of steers, but the  
first substantial increase is not likely  
before the Fall and Winter of 1949-  
1950 from the marketing of spring-  
born pigs.

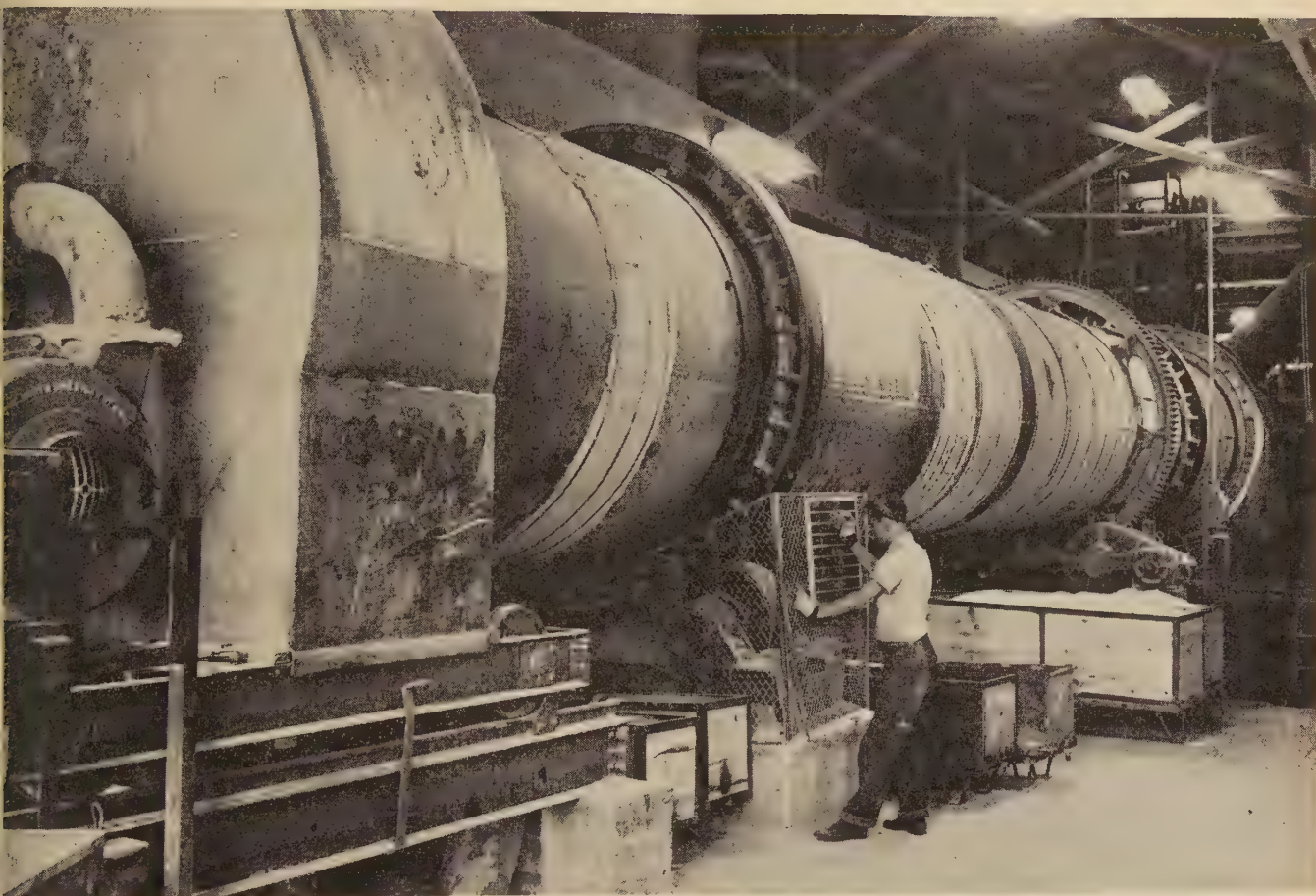
Real improvement in the beef sup-  
ply will require at least an additional  
year because of the longer period re-  
quired for cattle to mature. At pres-

(Continued on page 42)



# THE USE OF *GAS* IN BUSINESS

NO. 1 OF A SERIES

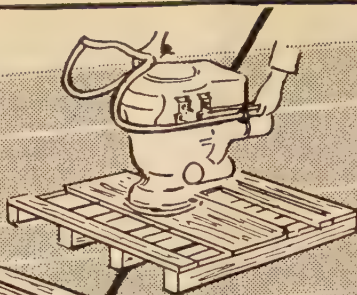
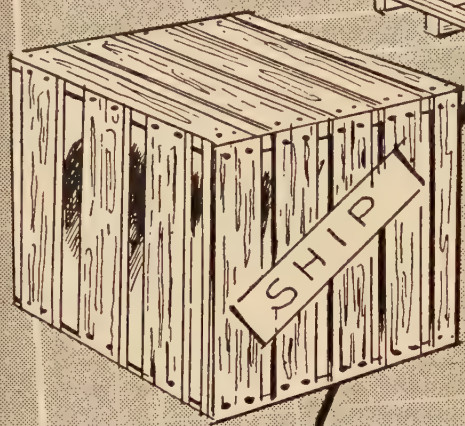


**T**HIS huge 65-foot gas fired rotary kiln operates in the No. 2 plant of the National Aluminate Corporation on Chicago's southwest side. It is used for lowering the moisture content in a catalyst employed in the manufacture of high octane gasoline.

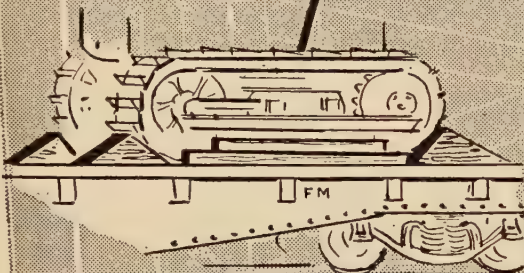
Equipped with a long luminous flame burner, under complete automatic control, it has a maximum hourly capacity of 6500 cubic feet of gas. This kiln is one of four large gas-fired kilns in use at the plant for processing the catalyst and producing Zeolite.

**THE PEOPLES GAS LIGHT AND COKE COMPANY**

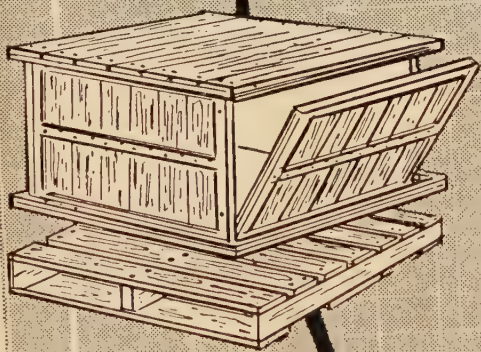




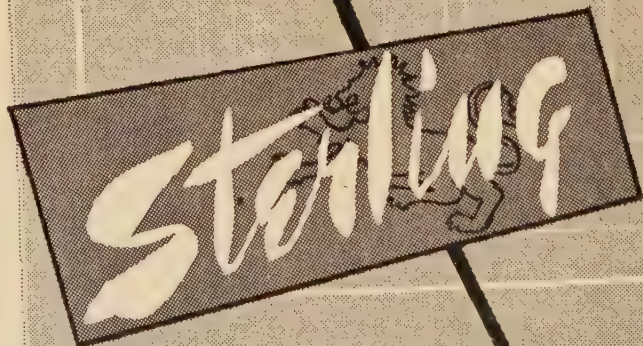
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"The job of being chief executive of the United States has grown too big for any one man to handle."

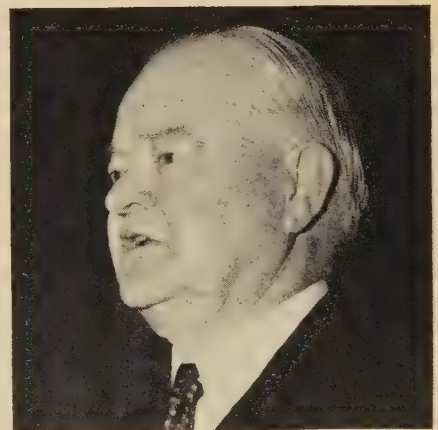
# Can Hoover Streamline U. S. Bureaucracy?

By JACK ROBINS

**F**OR more than a year, "task forces" of research experts under the direction of Former President Herbert Hoover have been studying the administrative structure of the government of the United States. Working for the 12-member commission of which Mr. Hoover is the head, they have been collecting information to determine how best to reorganize the executive branch headed by the President.

The study, for which Congress appropriated \$1,900,000, is the most ambitious attempt so far to analyze the administrative mechanism of our federal government. Presumably it will result in the most comprehensive reorganization program to date.

The commission members are divided six and six between the two major parties. In addition to Mr. Hoover they are: Dean Acheson, lawyer and former Under Secretary of State; Arthur S. Flemming, president of Ohio Wesleyan University and recently chairman of the Civil Service Commission; Secretary of Defense James V. Forrestal; George H. Mead, paper manufacturer; Joseph P. Kennedy, Boston financier; James K. Pollock of the University of Michigan; James H. Rowe, Jr., lawyer who once served as a Roosevelt administrative assistant; and the following members of Congress: Senators Aiken of Vermont and McClellan of Arkansas and Representatives Clarence J. Brown of



Ex-President Herbert Hoover

Ohio and Carter Manasco of Alabama.

Over the last few years Congress has created numerous independent agencies and the President has created wartime and other emergency bureaus. Some are temporary, some permanent, and from time to time they have been regrouped. How effi-



ciently are they operating? Are they costing more than they should? The researchers are now beginning to come in with information bearing on these questions. They have found, for example:

That western stockmen who wish to graze their cattle on public lands must deal with two different agencies, the Interior Department's Grazing Service and Agriculture's Forest Service, each of which has different conditions and different rentals.

That two different agencies — Interior's Bureau of Reclamation and the Army's Corps of Engineers — sometimes build different dams on the same river, upstream and down. Both use the same kind of engineering, but law requires the Reclamation Bureau to charge the farmers benefitted, although no such stipulation attaches to the dams of the Army Engineers.

That the Reclamation Bureau often hires agronomists in project areas where Agriculture already has agronomists on the payroll.

That 28 different government agencies are concerned with lending.

That the Post Office Department, under a penny-wise-and-pound-foolish policy set by Congress, still uses some of the old World War I solid-tire, chain drive trucks for mail delivery, at enormous maintenance cost.

every government department interviewing all officials who did any buying. Researchers studying our administration of foreign affairs interviewed not only the top officials of the State Department, but those in other agencies like Agriculture and Commerce who have dealings with foreign nations. In some cases researchers sat beside top officials for as much as two months, doing nothing more than take two notes on how the business was conducted.

### Report to Congress

Now, this mass of uncoordinated data is on the desk of the Hoover Commission. On November 8 that body will begin going through it in an attempt to formulate a report to Congress in January that will make intelligent recommendations for modernizing the administrative side of the government, seeking to make it more efficient, and if possible to save the taxpayers some money.

It is the most ambitious attempt at government reorganization ever attempted. At this point not even the Commission itself knows what it will recommend, for it put off until after election the job of digesting its information. The final proposals, whatever they are, will still be subject to approval by Congress.

conflict in theory. While its approach has been mostly based on governmental function, it has studied agriculture, veterans' services, and the Post Office on a departmental basis. It has not resolved the functional departmental theory conflict, but it is by no means prepared to admit that Washington's vast bureaucracy numbering some 2,100,000 civilian employes in the U. S. and abroad cannot be put on a more efficient basis.

What does past experience show?

Since 1920 the government has undergone 82 separate acts of reorganization. An examination of these reveals two things: first, that they were largely bunched in two-year periods; and second, that the initiative for change has come largely from the executive branch rather than from Congress.

The first of the active reorganization periods was 1933-34, when there were 19 changes by President Roosevelt's executive order and three by acts of Congress. Among the former were the consolidation of government procurement and disbursement in the Treasury; transfer of authority to apportion appropriations from agency heads to the Budget Bureau; and creation of the Farm Credit Agency. Congressional changes included establishment of the Securities and Exchange Commission and creation of the Federal Communications Commission, which absorbed the Federal Radio Commission and also the telegraph functions of the Interstate Commerce Commission and the Post Office Department.

### Prior Reshuffling

The second period was 1939-40 after Mr. Roosevelt got general reorganization authority from Congress in an act which specifically gave immunity from shifts to 21 different agencies. Twenty-four significant changes were made under this act, in five reorganization plans none of which Congress disapproved. It was the most intensive government reorganization since 1789. Three new "semi-departments" were created — the Federal Security, Works and Loan Agencies. Although their heads did not have full technical cabinet rank by practice they attended cabinet meetings and their agencies pulled together in departmental fashion. Many of the scattered welfare, public



Stockmen wanting public grazing lands now must deal with two Federal agencies

The men who have collected this and a mountain of similar information are experienced in business or government administration. Most of them are serving free. Aided by paid researchers, they have gone at their tasks in different ways. A "task force" of 15 men assigned to find out about procurement went through

There are some Washington skeptics who contend that the government of the United States is too big and complex to reorganize. They can cite examples to prove that regrouping of agencies along functional lines only creates new overlapping from the departmental standpoint. The Hoover Commission is aware of this

(Continued on page 50)



# What Makes A Labor Union Tick

By M. F. DARLING

M. F. (Frank) Darling is president of Local 1031 of the International Brotherhood of Electrical Workers, A. F. of L. In its 11 year existence, this Chicago union has not called a strike. Yet its 16,000 members receive higher wages in the 43 Chicago radio and television plants with which 1031 has contracts than comparable workers receive in other radio manufacturing centers throughout the country. In this article, which should interest every business executive, Frank Darling tells his philosophy of union operation and what he believes are good and bad management practices in dealing with organized labor.—Ed.

**T**HE president of a large corporation once asked me what union leaders did with their time. He figured 43 days of negotiations for 43 contracts left 322 days annually for doing nothing. Since he himself never visited his own factory — he operated from “executive offices” — his ignorance did not surprise me.

But occasionally, such lack of understanding and comprehension makes negotiations difficult. For that reason, therefore, an opportunity to explain the work of a labor leader, and the basic philosophy of that work, is welcome.

By and large, a union president has two basic problems: (1) he has to deal with his own members, satisfy them and see that their economic interests are protected; and (2) he has to deal with employers on grievances, disputes, elections, and finally on contracts.

## Keeping Members Happy

Turning to the first basic problem, it might be of interest to employers to know what union leaders must do to keep their members satisfied.

To begin with, there is always that devil, the high cost of living. Union members are not interested in theories which say that prices have gone up because (a) banks somewhere, somehow, have expanded credit, or

(b) federal deficit spending has pumped money into circulation thereby inflating prices, or (c) farm legislation has put a floor under food prices, or (d) any other theory. Union members must meet the cost of living from day to day and if their pay envelope doesn't carry them as far as it used to, they holler. That means immediate pressure on union leaders for wage increases.

In many respects, union leaders are like congressmen with sensitive constituents. When the congressman hears from the people back home, he acts. When the union leader hears from his members, when he knows they are complaining or will shortly complain about living costs, he must act also. Otherwise, the union leader becomes an exunion leader.

But the purpose of a union is not only to protect its members against a declining standard of living; it is also to protect workers against discrimination, to increase their sense of security, to establish and maintain a procedure for representing their wishes and desires. Local 1031 has set up machinery for such methods of representation and has trained stewards, business agents and other union officials in order to uphold workers' interests as efficiently as possible. Fundamentally, the union exists solely to help the worker.

## Many Grievances

As anyone can well imagine, 43 plants with 16,000 union members will generate a good number of grievances. It is impossible to throw 16,000 workers together with management supervisors and not have disputes. As a matter of fact, nine-tenths of a union leader's time, month in and month out, is spent working out grievance settlements.

Given the best intentions on both sides, disputes may be held to a minimum, but they never can be eliminated. Part of the reason for that situation is the feeling on the part of workers that they need not be subject to any arbitrary and capricious actions by foremen and supervisors.



Maurice Seymour

M. F. Darling

Union officials are expected to look after their members and protect their rights in this regard, although what may be arbitrary and capricious to one worker may not be so to another.

## Management Prerogatives

Part of the reason also for the inability to eliminate all grievances is the feeling on the part of some supervisory personnel that this or that decision falls into the field of “management prerogatives”; hence they feel free to proceed without union permission, acquiescence or even knowledge. Seniority grievances, for example, constitute a great part of such disputes. Foremen will upgrade a few workers without regard to seniority rights, and rebuff union stewards in the plant when these men argue that such actions are in violation of contract provisions. All of which means that the union business agents and perhaps even the president must journey out to the plant, sit down with management people, and straighten out the situation — which should never have arisen in the first place.

Another frequent cause of grievances coming up under so-called “management prerogatives” is regrading of work. One employer, for example, will start a new radio or television set into production. At the same time, he will take some particular job on the line — fairly skilled — and break it into two jobs, both semi-skilled, and at lower wage rates. His intentions are clear: he wants to cut down production cost. But by his

(Continued on page 25)



# Industrial Security

*NSRB Finds That Against A-bomb Protection*



Circle (dia. 3 mi.) shows area of Hiroshima destroyed by first atom bomb



Hiroshima as it appeared in an aerial reconnaissance photo the day before it became the world's first military target for the atom bomb on August 5, 1945

**P**ROBABLY few businessmen are worrying through sleepless nights over the possibility that an atom bomb, if used against this country, may wipe out hundreds of factories and perhaps thousands of productive workers in one lightning flash. Nevertheless, if atomic warfare does materialize, it is a foregone conclusion that factory and industrial concentrations will be primary bombing targets. Accepting this fact, what can industry now do to minimize its vulnerability to the bomb?

Short of the actual experience of atomic warfare, a final answer to that question is scarcely attainable. There have, of course, been some spectacular suggestions: that industry, particularly its most strategic elements, burrow underground in an effort to obtain complete security or that industrial plants in heavily congested areas be dismantled and moved to the suburbs for partial security.

Such theories have their place in pseudo-scientific literature, but they are scarcely practical for the businessman who must plan future operations upon a realistic, profit-and-loss basis. At the national level, the principal federal agency charged with planning adequate protection against the bomb for industry is the National Security Resources Board. The board, in surveys thus far published, recognizes the fact that industry has no real security against

an atomic attack nor is it likely to obtain such security short of a wholesale redistribution of our industrial population and facilities.

Furthermore, the board regards as impractical the idea that basic industries be moved underground for protection. Such an undertaking, the board reasons, would not only be prohibitively costly, it would also involve transportation, communication and procurement problems of tremendous complexity. Moreover, industry itself is not likely to embark upon such programs to escape a possibility which may never become a reality.

## Reported Tentatively

After studying the atom bomb question for many months, the board has, however, made a tentative report to industry outlining what it regards as a reasonable procedure for the average plant manager and business executive. Here is the jist of the report: with what knowledge is now available regarding probable enemy strategy plus reasonable defense precautions, very few companies can actually immunize themselves against the bomb. At the same

time, however, virtually all companies can begin taking some steps to mitigate the effect of an atomic attack.

Looking at the problem, as best it can, through the eyes of a potential enemy, the Board reasons that an attacking nation would, in all probability, have a limited number of atomic weapons to launch against the United States. The bombs are not only expensive; their essential elements, uranium and plutonium, are extremely scarce. Therefore, the board points out, each bombing target would have to be vital to our war-making potential. Another strategic consideration would be the obvious difficulty of breaking through our own defenses and pinpointing atomic bombs on selected targets.

Thus, from the enemy's viewpoint, there would be two major considerations: the strategic importance of the target and its vulnerability. On this basis, the board arrives at this estimate of enemy bombing tactics: "We may reasonably assume that no country in the foreseeable future will ever have enough (atom bombs) to afford to use one on each city of as few as 50,000



# And The Atom Bomb

## *Is Only Partial and Depends On Dispersion*

By GEORGE ROOT

people, or on a congested area of less than five square miles."

From the viewpoint of our own defense, the board believes dispersion is, at least for the time being, industry's soundest answer to the bomb threat. It recognizes that dispersion is not the final answer, for as atomic weapons are perfected their striking power will be broadened. Ultimately, the board declares, "No area in the United States will be immune from possible attack because of its location alone."

Dispersion and decentralization are by no means new ideas to American industry. The Security Resources Board recognizes the fact that decentralization has been increasing in recent years. Industrial migration from heavily populated areas to suburbs and smaller towns, from the congested Northeast to the centrally-located Middlewest has progressed even more rapidly since the war than before.

### **Trend On To Small Centers**

A recent survey by the National Industrial Conference Board showed that cities and towns with 10,000 to 100,000 population were the most popular places for plants established from 1940-47. Only one-third of the plants built or acquired since 1940 are in cities of 100,000 and over, while almost 30 per cent are in towns of 10,000 or less against only 20 per cent of the plants built before 1940.

The security board believes it is to industry's distinct advantage to intensify this movement wherever practical. Although complete dispersal, in the military sense, of the nation's prime industries is obviously impractical, the annual expenditure of American corporations for new plant facilities suggests a means of achieving gradual but nonetheless extensive progress toward the goal of industrial security. Last year, industry spent approximately \$16,200,000,000 for new plants and equipment; this year's expansion plans are expected to cost at least two bil-

lion dollars more than in 1947. Therefore, the board reasons, if every new plant is located with due regard for current estimates of what constitutes reasonable defense against the bomb, the nation will have made a distinct gain toward industrial security.

### **Economically Practical**

Furthermore, the board emphasizes, a company planning expansion should have relatively little difficulty in coordinating normal economic considerations and strategic safety in its selection of new plant sites. Already, companies are finding that expansion into suburban areas is proving economically practical; now the advantage of such moves is merely made more obvious because of security considerations.

How can future industrial expansion be planned to meet security considerations? The security board predicates its answer on past experience with atomic bomb damage:

"Atomic bombs exploded to date have destroyed almost everything within a half-mile radius of the zero point. Beyond the periphery of this first area, and extending to a distance of about one and one-half miles, they caused moderate damage to all structures. Allowing for future developments, it is

not expected that an improved bomb would cause heavy damage beyond a distance of three miles from point of detonation. The possibility of a super bomb that will wipe out an entire state is too remote to warrant serious consideration."

Therefore, the business executive desiring to judge vulnerability of his present plant or a prospective new site is advised to draw a figurative circle of three miles radius around his plant to see whether a likely target is within range. His plant, in fact, may be a major military objective, especially if it is a highly critical unit whose destruction could halt production in many related industries for a matter of months."

With this security plan in mind, the board recommends the adoption of "a progressive dispersion plan built around normal expansion and obsolescence factors." It must, of course, be economically feasible, and it must fit into long-range planning. "The important thing," the board adds, "is to devote study and efforts with a view to making the earliest possible start toward dispersion as the means of achieving a reasonable degree of plant security."

### **Topography a Factor**

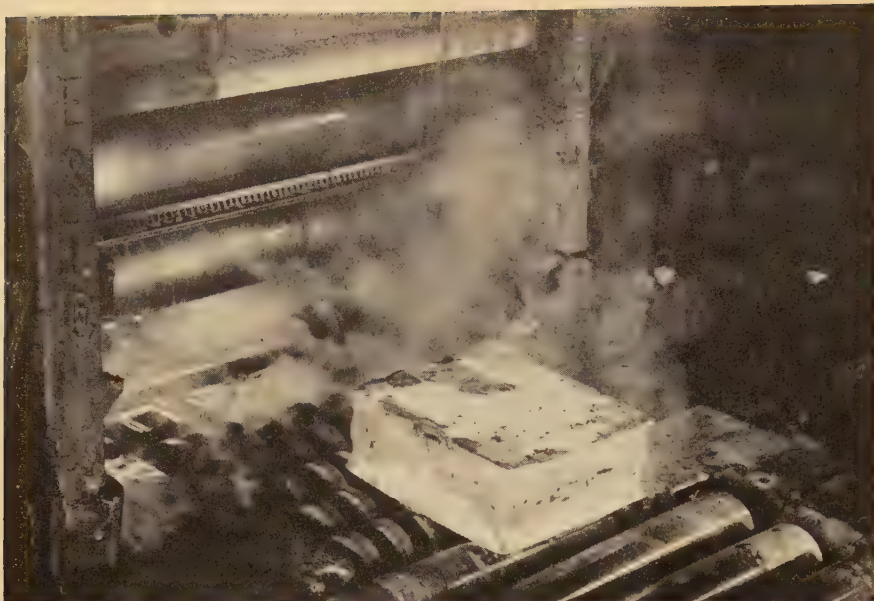
The board hazards the further suggestion that topographical features should be considered in choosing new plant locations. In the atom bombing of Japan, Hiroshima and Nagasaki were chosen as targets because of their strategic concentration of industries. Although Nagasaki had a greater population density, deaths there were only

(Continued on page 53)

Part of the gutted remains of a large Japanese steel plant at Nagasaki which was the target for the second and last atom bomb dropped in combat during World War II







Lukens Steel Co.

Rolling molten "sandwiches" of several plies in metal binding process

# Metal Bonding Aids Many Industries

By BENJAMIN MELNITSKY

**T**HE problem of creating a true bond between different metals or between a metal surface and a non-metal surface is almost as old as civilization itself. After 2500 years of fruitless trying, engineers in the last decade or so have finally licked the problem and thus paved the way for a host of new developments in the technology called "engineering materials."

As a result huge industrial soap-making kettles, formerly fabricated from solid stainless steel plates, are now manufactured from less costly carbon steel onto which has been grafted a thinner "skin" of stainless steel. Railroad tank cars for caustic soda are welded from nickel-clad steel plates instead of solid nickel. Exterior sheathings of modern diesel locomotives are plywood combined with aluminum. In the modern kitchen, frying pans appear to be solid stainless steel, but are actually a stainless exterior enclosing a thick core of cop-

per. Antenna masts for airplanes are resin-impregnated pressed plywood surrounded by a tight-fitting sheath of iron.

These bi-metal and metal-to-non-metal laminated products are new engineering materials which combine most of the advantages and few of the



Electrochemical Industries Inc.

Bonded metal gives costume jewelry bright sheen plus great flexibility

disadvantages of their components. Copper bonded to steel, for example, is unlike either copper or steel. It has the electrical conductivity, resistance to corrosion, and attractive appearance of copper, but at the same time has the strength and toughness of steel.

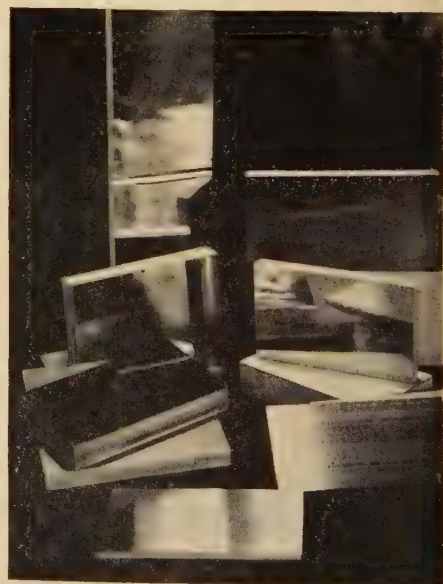
It is only in the last few years that composite materials have been used by industry on a large-scale, mass-production basis. Among many processes for producing bonds between metals and between metals and non-metals, cladding, laminating, and electrodeposition are the most important.

## Metal Surgery

Cladding is a form of metallurgical surgery by which a thin layer of stainless steel, copper, nickel, silver or other corrosion- or heat-resisting metal is grafted to low-cost carbon steel plate. The cladding metal may be from five to fifty per cent the thickness of the carbon steel backing plate. A strip of this bi-metallic product can be twisted into a cork screw or deformed in a hundred other ways; yet, the two metals will cling together for their bond is permanent.

The secret of this chemical combination of facing surfaces is high temperature and tremendous pressure. It is somewhat like a brick of ice cream with chocolate as the top portion and vanilla as the bottom. At the center, where the two meet, is a chocolate-vanilla "alloy." For both the bi-flavored dessert and the bi-metallic engineering material the area of chemical combination is very shallow; yet,

(Continued on page 30)



Various types of wood-metal laminates made by Haskelite Manufacturing Co.



# The Leviathan of Inflation

By H. W. PRENTIS, JR.  
President, Armstrong Cork Company

**T**HOMAS Hobbes—the British political philosopher — published a monumental book in 1651 entitled, "Leviathan—or the Matter, Forme, & Power of a Commonwealth," in which he holds that the state is a necessary but dangerous monster which always devours men's freedom if it be not constantly subjected to appropriate controls. "The Leviathan of Inflation" is a similar behemoth. It is eating away today at the vitals of our economy and unless checked it might well be the ultimate means of destroying our free society.

Inflation is the condition that results when the supply of spending money in the hands of the people outstrips the available supply of goods and services. The buying power of large segments of our population has been enormously enhanced. For instance, in 1941 there were 4,139,000 family units with incomes between \$3,000 and \$5,000 a year, in 1947 there were 13,165,000 such families. In 1941, 1,564,000 family units had incomes over \$5,000; in 1947 the number in this classification had increased to 6,921,000 families.

## Inadequate Output

During the war period, facilities for the production of peacetime goods could not, generally speaking, be increased to meet the additional demand created by this phenomenal shift in buying power. Industry has been trying to make up for lost time ever since V-J Day but the productive capacity of many segments of the economy has not even yet been able to adjust itself to the new conditions. The same thing is partially true in the field of agriculture. The calves that were born in the summer and fall of 1945 are only coming on the market as dressed beef.

Among the other factors at work have been reduced working hours; increases in wage payments without corresponding increases in productivity; limitations on output and lack of apprentices in many of the skilled trades; strikes in key industries; artificially supported farm prices; the construction of public works which might have been

postponed; and heavy outlays for military purposes and foreign aid. Steeply graduated income taxes and low return on investments have complicated the situation still further for the middle class.

It is significant that no civilized country in the world has ever voluntarily adopted the extreme philosophies of either fascism or communism, unless the middle class was first liquidated by means of inflation. The middle class of Germany was brought to despair by the catastrophic inflation in that country during the early '20's. The Nazi Brown Shirts were recruited principally from the middle class which had been pauperized by the printing press mark. In Italy the Black Shirts had in large measure the same origin. Thus far communism has never developed in any country which was not first subjected either to inflation or to invasion by the Red Army. The conclusion is obvious. The liquidation of the middle class by inflation is a major step on the road to dictatorship.

I do not like to cast myself in the role of a Cassandra but I confess that the present situation in America bears too close a resemblance to the events that have preceded the destruction of previous attempts at popular self-government to give me any solace or comfort. The reasons for my concern about the future become clearer when we explore more specifically what inflation has done and is doing to our middle class.

The dissipation of past savings through the inflationary price rise has been astounding. Prior to the war most of the productive savings of America were contributed by the middle income groups. Not only have these groups suffered a decline in purchasing power



H. W. Prentis, Jr.

of their current income but their past savings have, in good part, been liquidated through the price rise. The pre-war middle class was willing to invest part of its savings for risk capital purposes. Those elements in the population whose incomes have increased most markedly in the last eight years are unfamiliar with the productive purposes of savings and to a large measure restrict their savings to relatively riskless forms, government bonds, life insurance and savings bank accounts.

The holders of the 40 billion dollar prewar public debt have already had the value of their holdings in terms of buying power cut by 40 per cent, or 16 billion dollars. A dollar saved five years ago has lost 27 cents of its purchasing power.

## Cheaper Dollars

Possibly you may find the life history of the first 20-payment life insurance policy that I secured after I was married almost as interesting as I did as I worked it out.

I took out this policy for \$3,500 in 1910 when I was 26 years old. The premium was \$55.62 a year. The first three annual payments were made in what I call MacVeagh dollars—Franklin MacVeagh being then Secretary of the Treasury. The next payments were made in McAdoo dollars, the next one in Glass dollars, the next one in Houston dollars and the final nine premium payments were made in Mellon dollars.

## SPEECH OF THE MONTH

Made before the National Industrial Conference Board September 23, 1948



The total premium payments amounted to \$1,112.44. The 166.36 MacVeagh dollars that I paid in are now worth 65.24 Snyder dollars; the 333.72 McAdoo dollars are now worth 157.63 Snyder dollars; the 55.62 Glass dollars are equivalent to 39.64 Snyder dollars; the 55.62 Houston dollars to 45.89 Snyder dollars. The 500.58 Mellon dollars are now worth 351.04 Snyder dollars. In other words, my original investment of \$1,112.44 is today worth 659.44 Snyder dollars — a shrinkage of 41 per cent!

The cash value of the policy when it matured in 1930 was 1,799 Mellon dollars. Those 1,799 Mellon dollars are now worth 1,236 Snyder dollars. If I had died in 1930 my wife would have received 3,500 Mellon dollars. Those 3,500 Mellon dollars would have shrunk to 2,405 Snyder dollars today—a decline of 31.25 per cent.

If I had died in 1930, my beneficiary might have invested the 3,500 Mellon dollars at 5 per cent and received \$175 annual income. Today, 3,500 Snyder dollars invested at 3 per cent will yield 105 Snyder dollars with a purchasing power of only 74 Mellon dollars! In short, my effort to protect the future of my family through self-restraint and saving over a period of twenty years has been largely defeated by the shrinking value of the dollar. To the thousands of individuals whose sole income in old age will be from insurance, that defeat is a tragic one.

### Middle Class Pinch

Of all the groups that constituted the prewar middle class, none has suffered more than the clerical and professional group. Many individuals in this group are now down in the lower third of our income brackets while the average wage earning family has moved into the middle income group. The National City Bank of New York has published an interesting compilation showing the extent to which persons engaged in different vocations are better or worse off than they were in 1930 after allowances for federal income taxes and adjustments in the cost of living. Taking the 1930 living standard as 100, the coal miner's 1947 index was at the top of the list, 191; the textile worker, 139; the railway worker, 122; the railway executive, 78; the congressman, 74; the average pensioner, 65; the bondholder, 38; the small stockholder, 79.

At no time in our history has the propertied group in the United States, which, of course, consists primarily of

the middle class, received less for the use of its property than in 1947 when about one eighth of our national income went for interest, rents and corporate profits. Contrast this with 1929, when owners of property received about 25 per cent of the national income. Interest rates have been rigidly controlled while other prices have risen. Rents have been frozen at or close to prewar levels despite the inflationary price rise. As a result those members of the middle class who are dependent upon interest or rent for their incomes can buy less and less in terms of postwar prices.

### Capital Shortage

The difficulty of raising equity capital compels corporations to hold on to a larger percentage of their earnings to provide additional fixed and working capital than would otherwise be necessary. Due to inflation and an unwise tax system the sources of equity capital have largely dried up. In the year 1947 the total investment in new common stocks in this country was only .4 of 1 per cent of the national income against .8 of 1 per cent in 1925 and .9 of 1 per cent in 1926. At the height of speculation during 1929 no less than 5.8 per cent of the national income went into common stocks.

If one couples the results of inflation with high taxes and low interest rates, it can readily be seen that the former independent status of the American middle class has already been seriously undermined. Incentives for the rising generation have been notably curtailed. No young man starting from scratch today can hope to win a competency for his own old age and that of his dependents. Even a man earning a salary of \$15,000 a year here in New York, living modestly without allowing anything for life insurance, would take 22 years to save enough to leave a net estate of \$50,000. Invested at 3 per cent this sum would give his family an income of \$1,500 a year before taxes and we all know how far that munificent sum will go in providing a living for even one person at current prices.

It is high time for everyone who has the future of 'America at heart—particularly our political leaders—to put in a rousing word for the middle class American, the citizen who paddles his own canoe day in and day out, marries and raises a family, meets his bills promptly, pays his taxes, supports his church, contributes to the community chest, fights for his country when need arises, and asks nobody to protect him from "the cradle to the grave."

Well, what can be done about this situation? Can the Leviathan of Inflation be gotten under control or must we sit by helpless while the foundations of our free institutions are undermined? Frankly, I do not believe that we can cure inflation. But we can ameliorate its destructive effects if we are willing as a nation to accept the rigorous corrective measures that will be required. Unfortunately, almost everything that is needed to combat inflation runs counter to human nature and political expediency. Personally, I cannot be too optimistic over the needed measures being adopted but at least it is better to try than to sit supinely and let nature take its course.

Raising reserve requirements and reducing discount rates, and installment credit controls will no doubt help. Ultimately I think we should endeavor to restore the coinage of gold. Such action probably would have a salutary effect on government fiscal policies although I realize fully that the government could always backtrack and take gold out of circulation if it decided that a financial emergency required such action. Nevertheless, if gold coin was available the hoarding of such coin by the public would be a danger signal that would serve at least as a minor check on government extravagance and deficit spending.

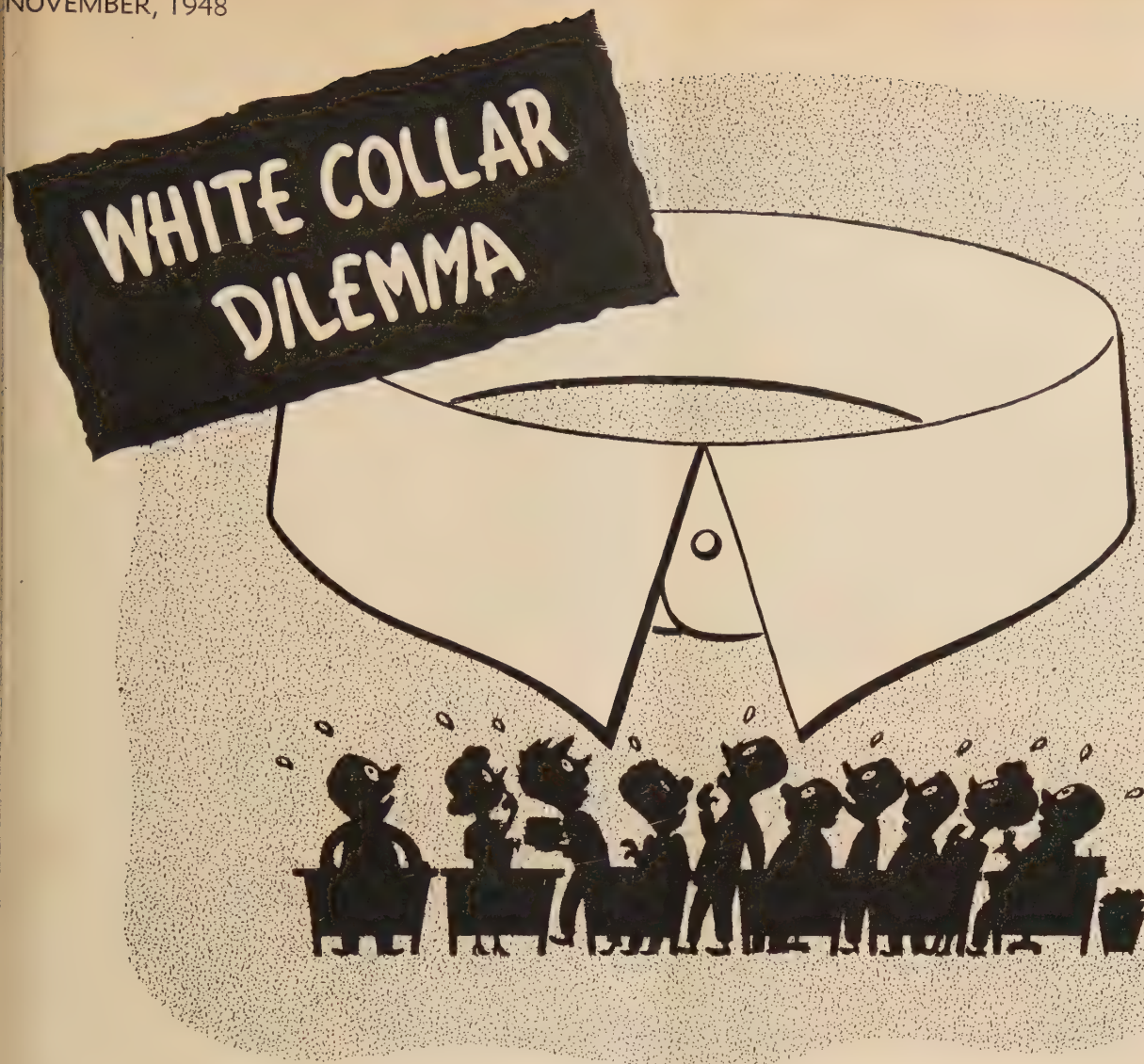
### End "Regimentation"

We should forget price controls and allocations, except perhaps on a few scarce commodities required for the national defense program. Controls of this nature will only prolong the agony, lead to less production, and ultimately to the regimentation of the nation's economic life. This, in turn, if continued long enough, will culminate in state socialism. For one economic control begets another, as the businessmen of Great Britain are finding out to their sorrow today.

The greatest ameliorative factor would be to increase the supply of goods and services to a point where the enlarged demands of our increased population with enhanced purchasing power will be met. To do this we must add productive facilities where needed and leave no stone unturned to improve our technical efficiency. We must use existing facilities more fully wherever possible. This would mean for one thing a longer work week. A work week of forty-five or forty-eight hours would not hurt anybody. The work week was shortened ten or fifteen years ago in

(Continued on page 33)





IN THE last two decades America's 15,000,000 white collar workers have suffered a financial and professional deterioration scarcely paralleled by any other occupational class in the whole history of business enterprise.

A few years ago the white collar was a symbol of higher-than-average standing in the business world; it carried weight and prestige among the hometown folks. Today, much of the starch has been boiled out of the white collar. Too often, it is evidence that its owner is relatively underpaid, his living standards are below average for all industrial workers, and his financial outlook is anything but reassuring.

Though low pay is not the only cause of white collar discontentment, it is doubtless a major one. Statistics show that the citizen who wears overalls and carries a lunch pail takes home a bigger pay check and, on the average, enjoys a fatter bank balance. A 1947 salary survey of the National Office Management Association dis-

For many months Prentice-Hall, Inc., has been interviewing employers, employees, union officials, personnel directors, government officials, and many others in an effort to get to the root of the "white collar problem." The results of this extensive research job are published in a 48-page booklet, "The New Cure For White Collar Unrest."\* The information in this study seemed of such significance that COMMERCE asked and received permission from Prentice-Hall to summarize it in the following article.—Ed.

closed, for example, that the average office worker earned only \$36.60 a week, while manual workers were averaging \$52.69.

Even more disheartening for the white collar worker is the fact that this income disparity is becoming

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worse. The Federal Reserve Bank of New York points out that white collar salaries increased slightly over five per cent in the year ending April, 1948. In the same year the average weekly pay of manual workers went up nine per cent — almost twice as much.

No one knows this better than the white collar worker himself. The worst symptoms of depressed morale among office workers is their preoccupation with their own troubles. They fret over high living costs, short-cut working hours, bicker among themselves and bark at customers, gaze at the timeclock, day-dream, and flit aimlessly from job to job in a constant search for better pay and greater security.

To business managers primarily concerned with increasing factory production, the collapse of white collar morale may seem of secondary importance. It is not. Actually, the white collar worker plays a vital role in the drive for more economical production. In many companies his efficiency may





Violence attended strike of employees of the New York Stock Exchange

Acme

well be the deciding factor between profit and loss. Despite this, a recent survey disclosed that on the average two out of three employers do not realize that white collar inefficiency is sabotaging their over-all production program.

The facts are that in hundreds of otherwise efficient companies white collar workers represent a profit leak that takes on critical importance in a period of rising business costs. Many employers, becoming aware of this, are asking the logical question: How can I plug these leaks.

### No Magic Formula

The answer is not simple, for there is no magic formula for bolstering the morale of office employes. The techniques familiar to factory managers— incentive pay, bonuses, and similar production accelerators — have little or no application where production depends to a large degree upon intangibles that constitute office efficiency.

The white collar problem is, in reality, a collection of problems that require a variety of solutions. The main job, however, is to realize that, while white collar workers share some characteristics of production workers, they are essentially unlike the man in overalls. They think differently, react differently to management policies, have different educational backgrounds, skills, personalities, interests and goals. Only by recognizing the white collar worker as a unique and at times highly temperamental individual and, as a result, giving him spe-

cialized treatment can business managers cope with office unrest.

Exactly what does make the average white collar worker tick? In the first place, he has a tendency to feel superior. This may be false pride, as some contend. Nevertheless, the white collar worker is generally better educated, his work requires mental effort, and for years he has enjoyed paid holidays, vacations, and other special privileges. It is hardly surprising that he feels slighted when production workers, with few exceptions, make more money.

Unlike the average factory worker, the white collar man is an individualist. He dislikes to identify himself with groups (including labor unions); he is in constant competition with his fellow workers; he is intensely ambitious and worries more about his career than about the particular job he holds today. A recent National Industrial Conference Board poll disclosed that "opportunity for advancement" is the most important single factor affecting the morale of white collar workers.

### Prestige Feeling

Ordinarily, the white collar worker works closely with management; he has the management outlook rather than the factory worker outlook and often is promoted into management ranks. This personal contact with management gives him a feeling of prestige, whether or not it is wholly justified. He thinks for himself and believes strongly that management should accept the fact that he will

do a creditable job without irritating rules and unreasonably strict supervision.

Recognizing the temperamental attitude of the white collar worker, it is not hard to understand why he rebels at what he regards as unreasonable. Extensive surveys have shown that while low pay is a major sore spot with the white collar worker, there are many other complaints that have speeded the morale breakdown of office workers.

### "Boss Has Favorites"

Feeling highly ambitious and career-minded, white collar workers are intensely irritated at hit and miss promotion policies. They frequently complain that when promotions or raises come, "the boss has his favorites;" that "outsiders get the best jobs;" that their company fails to give them a chance to show their real ability, that supervisors do not explain why promotions and raises were not granted.

Believing his office job carries prestige, the average white collar worker is irritated when management does not recognize his importance. Many have complained against punching time clocks "like factory workers," regarding it as a blow to their pride. Furthermore, they are irked at long lists of company rules, on grounds that it is an insult to their prestige to lay down the law as if they were irresponsible children. Many companies have, in fact, scrapped both time clock and detailed rules for white collar workers.

It has been well established that "job security" takes precedence over pay as a factor influencing office morale. White collar workers want job security desperately, yet a common complaint is that they feel insecure. "The company can fire me or transfer me any time" is a familiar gripe.

Many white collar workers complain of clumsy personnel policies. A high percentage of clerical workers reported in a recent survey that they believe their companies have no policies whatever on salaries or promotions. "Everything depends on what the boss happens to think at the time." Others complained of poor working conditions: "Our office furniture is old and broken down; our office is dirty; the wash rooms are dirty; the office is too hot (or too cold)."

With millions of white collar workers nursing financial and morale

(Continued on page 36)



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## New Method Trips Check Forgers

LIKE most bankers, President Elwood M. Brooks of Denver's Central Bank and Trust Company loathes the man who writes a bad check. A few years ago, when Brooks was trying to plug profit leaks, he calculated that bad checks were costing him \$2.05 on the average for handling alone. Brooks was convinced he had either to find some scheme for trapping the bad check artist or resign himself to losing money needlessly.

Realizing that the shady customer's vulnerable point is his thumb and the unerring identification it leaves, Brooks began wondering how he could persuade check cashers — the honest as well as the dishonest — to submit to fingerprinting. The average person balks, of course, at the police system of smearing greasy, indelible ink on fingers. But, thought Brooks, no one should object to thumbprinting if it were accomplished with a colorless material which left no grease, no trace of ink and was, to the naked eye, virtually invisible.

Brooks called in a chemist and put him to work. After much experimenting, he devised a colorless creme which did the job ideally and thus

became the basis for a new check-cashing plan that in less than two years has been adopted by nearly a thousand banks, stores, financial houses and currency exchanges throughout the country. Brooks calls it the "Invisible Thumbprint Endorsement Plan" and the company he organized in January, 1947, to exploit the idea, Protective Check Corporation of America, now boasts a collection record of better than 98 per cent on all bad checks that have carried the tell-tale but invisible print. The savings effected against wary forgers and bad check artists who take to their heels when asked to leave their thumb print cannot be calculated.

### Began In Colorado

In Colorado where the "Plan" first got started, Brooks estimates that over a million dollars worth of checks have been cashed under his system. On those that later turned up bad, total losses have been held to several hundred dollars. One Rocky Mountain grocery store chain figures it has cashed \$100,000 worth of invisible thumbprint checks, of which only seven have turned out fraudulent.

Protective Check Corporation offers a packaged service under which it provides the colorless thumbprinting creme plus a developing fluid which turns an "invisible" print to clear black when necessary and a collection service on thumbprinted checks that don't clear. The plan also requires that checks be rubber stamped to provide space for the print and a brief description of the endorser: age, height, weight, and color of hair and eyes. If a check thus processed is turned over to the company within 48 hours after being returned for any reason, Protective Check prosecutes its collection.

The invisible thumbprint idea does not mean that every check must bear a colorless print. Recognized customers cash checks as usual, because the plan is really aimed at providing a positive, though inoffensive, method of identifying unknown persons before honoring their checks.

Almost invariably, Protective Check has received the endorsement of police officials, especially in cities where it has tripped up old hands at check forging. In Chicago, for example, two youthful crooks, who had successfully passed some 30 bad checks, bumped head-on into trouble when one left his invisible print on a



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forged check. In a matter of hours, both were in police custody.

After 20 months of rapid expansion, Brooks is confident his personal battle against bad checks has begun reducing the millions of dollars of losses thus sustained by businessmen and bankers. With distributors now established from New York to California, Protective Check is currently dickering with the Treasury Department to adopt the idea for the cashing of E-Bonds. If adopted, Brooks is convinced that invisible thumbprints will go a step farther in his campaign for honesty by killing off a lush field for the mail box thief.

## Labor Union

(Continued from page 15)

unilateral action, he merely starts a wave of grievances all of which could have been avoided had he conferred with union stewards first.

Had he done so, the union would have examined the degree of skill necessary for the new job categories, compared them with other jobs enumerated in the contract, and reached some decision as to rates to be paid on the new jobs. When an employer does indulge in this unilateral action, it is because he wants to regrade a job paying \$1.45 per hour into two new categories paying \$1.20 per hour, although the skill necessary for the new jobs is identical with the skill used on \$1.30 per hour jobs, and ought to be paid at that rate. Failure to do so means that the people on the new, \$1.20 jobs soon begin comparing their work with other jobs in the plant and then start complaining they are underpaid. That is a festering sore; it undermines employe morale and means trouble both for the union and management. Prior consultation with union stewards would avoid such trouble.

Another aspect of a labor leader's work is dealing with malcontents and communists in a union. Actually, malcontents are the more difficult problem. We handle communists with ease, but the malcontents are thorny.

For example, there is the type of worker in a plant who insists that the union demand a 10 cent raise in the new contract. After bargaining conferences and dramatic and heartrending forensics on both sides, the new con-



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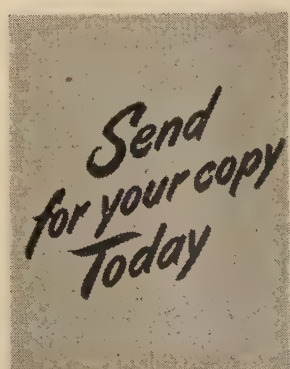
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tract is drawn for an 8 cent raise. Thereupon this malcontent calls upon heaven and earth to witness the perfidy of union leaders who "sold out" the workers, never mentioning the fact that the new settlement was approved by the plant committee and the majority of employes prior to the union acceptance of the new contract.

Such malcontents are difficult to handle because they will attempt to persuade all other workers in their department that the union leaders are rotten, when actually a 10 cent raise would have put the employer in a very difficult spot competitively.

Then there is the other type of malcontent who starts out on a different foot but finishes up the same way. He or she is a member of the plant committee and votes to have the union ask for a 10 cent raise. The union officials open strong negotiations on the new contract and actually come out with a 10 cent raise. Thereupon our malcontent worker is furious, and storms that if the employer were willing to give 10 cents, the union should have demanded 12½ cents or 15 cents.

Usually, few of the other workers are influenced by such judgments, but on rare occasions the union committee in the plant has been forced to talk strongly to such malcontents before matters get out of hand. But that doesn't make a union leader's life any easier.

### Handling The Reds

Turning to the communists, they are undoubtedly a menace to American union life not because their demands are highly unreasonable, but because their demands are not the ends they seek. They are interested in stirring up agitation for other and often hidden purposes. We all know now, for example, that the long strike at Allis-Chalmers in 1941 was called by communists and their leaders not because they wanted wage increases, but because a strike in a critical war production plant was an aid to Russia which was then a bedmate of Hitler's Germany.

In Local 1031, we have worked out a plan for minimizing communist influence. The usual communist tactic is to discourage members from attending union meetings. That is done in a variety of ways, including false dates on union meeting notices, but one of the more common ways is to fill members with boredom.

For example, a small group of com-

munist will attend a regular meeting and one member introduce some harmless resolution. Then another communist, seated at the other side of the hall, will rise to debate the issue. Still another would argue back. This would go on for hours, with the result that other members soon grow weary. These methods, repeated meeting after meeting, end up by keeping most regular members away.

Finally, with attendance way down, the communist group begins to vote some of its members into the upper circles of the union — as recording secretary, as treasurer, as business agents. The inevitable result is to capture the presidency and all the offices; then the communists can use the finances and power of the union to promote their own ends.

To meet this tactic, Local 1031 about four years ago began a vigorous effort to bring members out to monthly meetings. Every month, one of the headline entertainers in Chicago is invited to the Local 1031 meeting. One month it may be Danny Thomas; another time, Dick Gale, and still another time, the Kings Jesters. Notices that such performers are due to entertain at the next monthly meeting means that 3,000 to 4,000 union members turn up at the meeting hall.

The entertainment is usually short and snappy, lasting from 15 to 30 minutes — never longer. After the short show, the regular order of business prevails. With 3,000 to 4,000 members present, no small group of communists can rig such a meeting for their own purposes. Furthermore, the adjournment hour of 10 p.m. is rigidly observed.

Coming down to the plant committees, here too communists are purposely kept off. The committee is usually elected from the shop stewards, and everyone in the plant knows the stewards and what they stand for. If any communist ever rose to the rank of steward, he would find no committee which would accept him. The result of all these methods is a strong, anti-communist union.

So much for a union leader's relations with his own members. Turning to his relations with employers, here we meet a different type of problem. In general, an employer gets the type of labor relations he wants.

Despite his professed sincerity in dealing with a union, if an employer engages the services of labor espionage-



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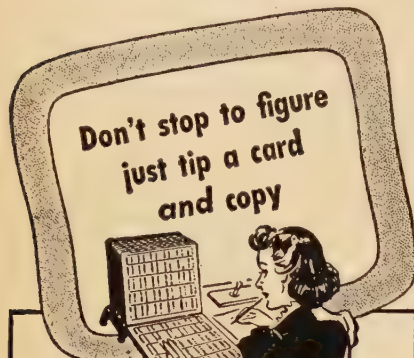
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age agencies, if he harasses the union before the Labor Board and courts, if he distributes anti-union literature to his foremen and lets it be known to them that any harm they can do to the union will be forgiven by him, if he refuses to consent to an election or delays and hampers the settlement of grievances, if he continues to discriminate against union members — or lets his personnel manager do so — if he thinks the Taft-Hartley law has given him a license for union busting — if he does any or all of these things, unions answer in kind.

Where, however, employers recognize the labor laws in good faith, accept majority unions, bargain fairly with them and abide by the spirit and the letter of the contract, union representatives acknowledge that sincerity and reply in kind.

In this connection, one of the greatest obstacles to peaceful labor-management relations might be mentioned at this point — lawyers and the legalistic attitude. The lawyers with whom I have dealt are no more qualified as labor relations consultants than union leaders are qualified attorneys. Yet lawyers will intrude themselves into negotiations, argue loud and forcibly

for various provisions, most of which, usually, have no more to do with practical labor-management affairs than the latest football scores. They insist upon writing the minutest provisions into the contracts, and then nullify the provisions by writing a long list of exceptions. The net result is a legalistic booby trap that can become a source of continual misunderstanding unless the union and the management ignore it.

## Too Much Legality

Actually, lawyers merely complicate the lives of the management supervisors and union business agents, both of whom could reach agreement easily in specific cases were it not for the "whereases" and "wherefores" written into these contracts and requiring legal interpretation.

Turning to specific demands such as wage rates, any union leader who has a grain of sense recognizes that employers have problems of production, of financing, of sales, of personnel, etc. A union head who arbitrarily goes into a plant and demands 25 cent increases regardless of what he knows the traffic will bear, who demands that sum in the face of de-

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clining sales or declining productivity or severe financing problems involving inventory, needs to have his head or his motives examined. Unless, of course, these are due to management stupidity or ineptness, in which case the union demands the same increase as elsewhere.

Realistically considered, Local 1031 makes no industry-wide agreements because the situation differs from plant to plant. Some plants may be manufacturing different radio or television products, different parts production; other plants may be subsidiaries of larger corporations elsewhere. We are as aware of business conditions and problems in any given factory as the management is. We hear from stewards how things are going in each plant; trade journals give us the news of the entire industry, and published reports of publicly owned companies all help. We try to keep abreast with every current in the industry.

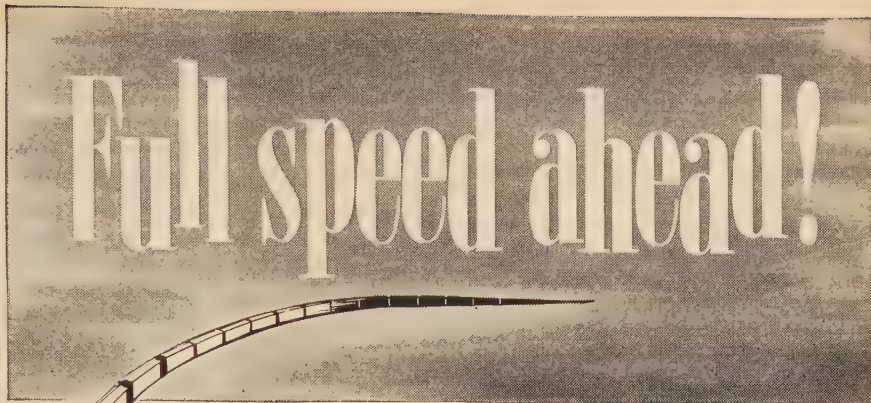
#### Study Company Profits

By the same token, where we know that production is up, sales progressing, finances are kept in hand and profits are being earned, we expect adequate and decent recognition of employees. In that connection I might mention that plants having contracts with Local 1031 pay the highest wage rates of any radio and television plants in the country.

We do not regard the matter as a one-way proposition, however. In return for high wage scales and other benefits, members of Local 1031 deliver a day's work for a day's pay. Every now and then we receive complaints about some individuals in this or that plant who seem to be laying down on the job, delivering half of what their agreed quota of production calls for. We turn the matter over to the plant union committee. If they get no results, we have the individuals come down to union headquarters and explain clearly — very clearly — that their wage scale, paid holidays, free insurance and other benefits — far above the national level in the radio and television industry — call for honest production.

We have no room in any of our plants for the selfish few who want to milk the cow without also seeing that the cow gets fed.

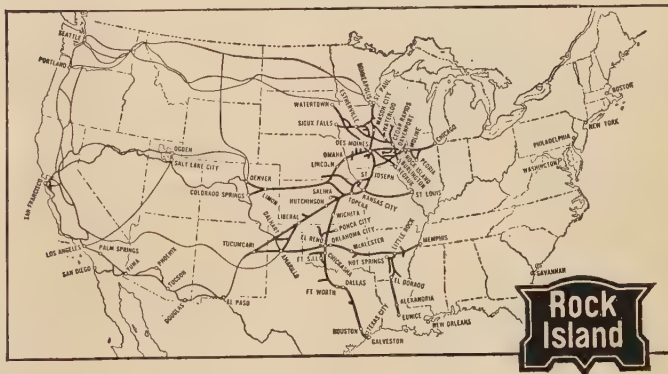
By and large, the radio and television employers in Chicago have been fair. Of course, there are always a few rugged individualists who



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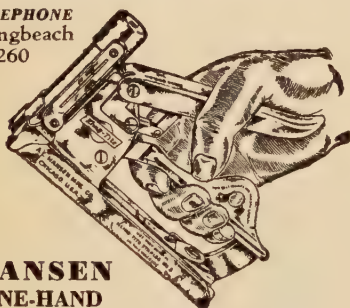
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insist on running their businesses as they please, without regard for employee or union opinion, and who balk at accepting any suggestions but their own. They will high-handedly make changes in grievance procedure, announce new seniority rules or new lay-off rules on their bulletin boards, make unilateral interpretations of contract procedures, and generally operate as if the union never existed, or if it does exist, it exists by sufferance alone and its stay upon this earthly scene is temporary.

These are the employers who give unions the most headaches, partly because they have no sense of compromise. They will, for example, reclassify workers without regard to rule or regulation and fight tooth-and-nail against any union objection. They arouse violent employee reactions which union leaders must control if the union is to be kept intact. They

will also announce wage increases as if granted by the company without union negotiation, and their intention, obviously, is to undermine the union's position. All this, of course, does not make for a happy situation.

Other than this handful, the managements of most radio and television plants in Chicago act like responsible individuals; they bargain sincerely and follow their contracts when once agreed upon. That is all this union asks at any time, and if this co-operation remains the rule, Local 1031 hopes to extend its record of no strikes or stoppages in any plant with which the union is associated and recognized as bargaining agent.

That record began over 11 years ago when Local 1031 was chartered, and I am in the hopes it will continue indefinitely — depending again, on employer attitude.

## Metal Bonding Helps Many Industries

(Continued from page 18)

this area possesses sufficient cohesiveness to insure a perfect and permanent bond.

The development of clad steels was a long time in coming. The earliest attempts are recorded on the walls of excavated Egyptian tombs, where drawings show metal workers hammering thin layers of silver to heavier copper sheets. It was not until several thousand years later that a blacksmith, one John Lane, developed the first rudimentary cladding process. In 1868, he manufactured composite metal plows by hammering together heated pieces of iron. During World War I vital copper reserves were conserved by using copper-clad steel for bullet jackets. Cladding with nickel began in 1930; stainless steel clad products were first produced on a commercial basis not more than ten years ago.

Clad steel is especially valuable because it resists corrosion. In the immediate future, almost all products subject to corrosion on one surface only will, according to one authority, be manufactured from stainless, nickel, or copper-clad steel. There's good reason for this. For example, the three-story high storage tanks used in the brewery industry are made of expensive metals like copper, nickel, or stainless steel to withstand the corrosive actions of the brew. That means

the metal used for the tank exterior is actually wasted since the need for its protective properties is limited to the inner surface. By using inexpensive carbon steel for the exterior and the corrosion resistant material for the interior of the storage tank (for example, stainless-clad steel) the cost of the container can be reduced by twenty-five per cent or more.

The combination of low cost and high protection accounts for the use of clad steels in a wide variety of consumer and industrial products: sterilizers, processing tanks, smoke stacks, cooking utensils, vats, kettles, homogenizers, autoclaves, table tops, vacuum pans, and many others.

Clad steel is particularly well adapted for home washing machines. The interior of the tub, because of acids and other corrosive elements in the wash, must be made of stainless steel. Carbon steel must be used for the enameled exterior of the tub. Once it was necessary to use a stainless tub plus a carbon steel housing, but now with stainless-clad steel one of these parts is eliminated and manufacturing costs are reduced.

In the kitchen, clad steel means a better fried egg. Here's why: Since an ordinary carbon steel frying pan conducts heat rapidly, it turns out an egg whose white is well done while its yolk is under-cooked. A stainless



steel pan turns out an egg with exactly opposite properties: yolk "hard-boiled"; the white still soupy, for stainless steel conducts heat too slowly. The happy medium of stainless clad around a thicker core of carbon steel makes a frying pan which conducts the correct amount of heat at the proper rate to produce the perfect fried egg. Furthermore, the clad steel frying pan, because it dissipates heat uniformly, prevents localized heating and scorched foods.

The same happy combination of properties result when copper is clad to steel. For certain cooking applications copper conducts heat too rapidly; but, when clad to steel the tendency to overheat is greatly reduced. Hence, copper and stainless clad steel products are finding wide application in the dairy, brewery, paper, drug and paint industries, where products are heated during processing.

#### Clad Auto Gaskets

Inexpensive corrosion resistance and improved heat dissipation are not the only advantages of clad metals. Automotive and industrial gaskets are less likely to "blow" if they are fabricated from copper with a strong core of steel. In the production of costume jewelry, copper wires often break when twisted and with copper-plated steel wire the plating tends to peel, but copper-clad steel wire has both the gold-like sheen of copper plus the flexibility of steel. It is now used not only for costume jewelry but also for zippers, book binding wire, and other applications.

The fences in New York's Central Park Zoo, fabricated from copper-clad steel wire, are resistant to corrosion, yet strong enough to keep the animals in and the people out. Lawn mower baskets are made of the same material, because the copper "skin" resists the corrosive attacks of grass and water while the steel core gives the basket sufficient strength and rigidity to carry heavy loads of cut grass. Copper-clad steel pipe hangers for rain spouts on homes are strong enough to hold the spouts, yet will not streak the side of a building with rust as do conventional steel straps. Copper-clad wiring is widely used for television sets and FM radios because the composite wire conducts ultra-high frequency radio and television waves better than either copper or steel alone.

A final characteristic of all composite materials is their ability to pro-

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duce maximum utility from a minimum amount of materials that are costlier and scarcer than conventional steel. A good example is silver-clad steel. Silver, among all metals including copper, has the highest rate of electrical and thermal conductivity; in addition, it possesses excellent corrosion-resistance properties. Because of its high cost, however, silver has been used sparingly in industry. Now with silver clad to inexpensive carbon steel, few of its valuable properties are sacrificed and the cost of the bi-metal is reasonable enough for use as electrical wiring and electrical contacts. The glass industry, moreover, uses silver clad steel to carry certain acids which corrode copper and other metals.

### How It Is Done

There are several processes whereby steel is joined to ferrous and non-ferrous metals, but the most common method is to weld the prepared cladding plate to a thicker and larger backing plate of carbon steel to form one half of a metal pack, termed the "sandwich". The other half is placed on the first so that the two cladding plates face one another and are separated by a parting solution. The solution, made of aluminum oxide and lacquer or some other compound, prevents the two plates from joining during subsequent heating and rolling. The sides of the four-ply sandwich are then sealed by welding so that gases and other elements will not enter. So prepared, the pack is placed into a soaking pit where it is heated and held to temperatures of between 2300° and 2500° F. After a suitable length of time, the glowing mass of steel is taken from the pit and placed in a huge plate mill and rolled under great pressure to desired thickness. After cooling, the edges or "crust" of the sandwich are flame cut and the two newly-formed bi-metallic plates separated. Each of the plates is composed of two metals permanently and evenly joined together.

Among other methods for producing clad steels, one includes placing two cladding plates, with parting compound between them, in the center of a mold and then pouring molten metal around them. When the ingot has cooled, its edges are cut off and the clad plates separated.

Obviously, the cladding process with its great heat and pressure is not adaptable for the production of such

laminated materials as aluminum-plywood, mahogany-steel, lead-plywood, and others. For this important group of products, the metal-wood composite is produced by mechanical means, one is glued to the other. The development of this increasingly important engineering material was contingent on the development of suitable adhesives. Casein-phenolic compounds perfected about 25 years ago were excellent for joining together various types of wood but, because they were not impervious to water, they had limited applications. The first water-resistant adhesives combining rubber and phenolic resins were devised about ten years ago and improved tremendously during the war. By using these newly perfected adhesives, wood and metal combinations can be produced to withstand not only the effects of water but also of bending, moulding, forming and machining. The composite material is stronger and has greater resistance to atmospheric deterioration than the wood itself, and it is often cheaper and lighter than an equal volume of the metal alone.

By using metal as the backing and wood as the face (applications include building interiors and the sides of the Chrysler's Town and Country car) the appearance of wood is retained but disadvantages like cracking, buckling and warping are eliminated. In addition, wood-backed with steel can be press-formed into intricate shapes not possible when wood alone is worked.

### Wood-Metal Uses

Present applications for composite metal and plywood panels include street car and bus doors; factory truck platforms; X-Ray shields; containers for caskets; cold storage boxes; soda fountains; cafeteria counter equipment, railway car doors, partitions and luggage shelves; locomotive doors and exterior sheathing; tool boxes for deep sea divers; escalator parts; and railway car bulkheads.

Recent developments in electrodeposition have made possible the combination of thin coatings of iron, copper, nickel, brass, gold, silver, and other metals on plastic, wood, and a wide range of other non-metallic materials. This is not to be confused with electroplating which produces a very shallow metal deposit and whose applicability is limited primarily to metallic objects. By depositing a thin layer of conductive material over the



plastic or wood part, metal is then deposited on this conductive undercoat. Thus, by dipping a wood part into lacquer containing copper powder, a coating is provided which is conductive to electricity. Over this is deposited metal which is as much as three-eighths inch thick and is bonded firmly to the underlying wood. Thus, a nickel coated wooden propeller is superior to the conventional wood blade because of its greater strength, superior weathering properties, increased efficiency and smoother operation. A fan blade made from Bakelite with nickel plated surface is stronger, lighter, and longer lasting than the plastic alone. The strength of the metal coated blade is estimated at from ten to thirty percent greater than the uncoated blade.

Other methods for forming composite materials include metallizing or metal spraying, whereby molten metal is forced by compressed air through the nozzle of a metallizing gun onto the object being sprayed. Another method is vacuum evaporation, whereby metal in a vacuum chamber is heated until it evaporates and condenses on the surface of the metal or non-metal to be coated. These and other methods are all more or less recent developments: all of them have in common the one factor that through their use the limitations inherent in materials of engineering are being reduced.

## Leviathan of Inflation

(Continued from page 20)

order to spread work when employment was slack. What could be more logical than to lengthen the work week now when jobs are plentiful and greater production is so urgently required?

In certain segments of the economy, notably in the building field, the scarcity of skilled craftsmen presents a peculiarly serious problem. The Apprentice Training Service of the Department of Labor estimates that there are only 200,000 apprentices now in training, half of them in the building trades. On the other hand, to maintain the 1940 level of 5,400,000 skilled craftsmen, 619,000 apprentices must be kept in training continuously year after year.

Another factor that would help substantially in combating inflation would be the elimination of all make-work rules and featherbedding practices by our labor organizations. If I can believe the reports that come to me, re-

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strictions on output have grown in recent years, notably in the building trades. During this inflationary crisis, certainly every patriotic citizen should do his level best to turn out just as much work as he can.

Recognition of social responsibility is the keystone of liberty. There was never a time when it was more essential that businessmen should exercise wise stewardship in determining price levels, and when labor leaders should exercise moderation in their demands for increased wages. Obviously, there should be a determined drive for economy in government at every level. Every unnecessary public service should be eliminated and the number of government employes sharply curtailed. The United States Bureau of the Census estimated that in April, 1948, there were 5,900,000 public employes in the United States—more than one out of every ten persons gainfully employed. Their compensation reached the enormous total of \$1,228,500,00 per month.

Needless to say, a balanced budget must be maintained at all hazards. To accomplish this end, it would be wise to defer the broadening of social security coverage and all new social ventures for the present—no matter how desirable they may be from the long-range viewpoint.

Particular attention should be devoted to curbing waste and unnecessary expenditures in the military establishment. Every sane American wants the nation to maintain adequate defenses, but I am equally sure there is enormous waste that could be avoided. It is hard to understand why the Army should have one doctor for every 165 men when the civilian population gets along with one doctor to 780 persons.

### Ease Tax Burden

The tax policy should be revamped in order to create more venture capital and to restore incentives to the middle class. If business is to keep pace with the increased requirements of our growing population with its expanding demand for goods and services, industry and commerce should not be forced to secure additional fixed and working capital solely from borrowings or plowed-back earnings but should have ample risk capital at its disposal. The old sources for such venture money have been largely dried up in recent years by steeply graduated income taxes, which have the further effect of destroying incentive.

It seems obvious to me that when the

tax structure is revamped, serious consideration should be given to securing a larger portion of federal revenue from excise taxes rather than from income levies. Income taxes are evaded or reduced with relative ease by those elements in the population whose income is received largely in cash. With a high progressive income tax already in operation, the argument that excise taxes place an undue burden on the lower income groups largely falls to the ground. Excise taxes tend to spread the tax burden equitably among all of our citizens, and they have the added virtue of being very difficult for anyone to avoid.

### Food Too Costly

Another step that should be taken in the fight against inflation is to revise the present subsidies and price supports on farm products. Food prices have moved up far more than those of manufactured goods. They constitute the chief element in the cost of living for the mass of our people. We want our farmers to remain prosperous but political jockeying should not be allowed to prevent the prompt overhauling of our present system of agricultural subsidies.

All government units should defer public construction wherever possible. Many public works that are very desirable in themselves are now going forward which might well be postponed until urgently needed housing and industrial building have been completed.

Finally, in the fight against inflation we sorely need to encourage broader interest in and study of political and economic problems. After all, self-government means literally what it says: Not government by some superman or group, but government by ourselves. And if the free citizen is not interested enough to look after his governmental interests, you can be sure that some power-seeking politician will soon step in and do it for him. The apathy of the individual citizen has always been one of the prime difficulties of maintaining a free society.

Unfortunately there is little likelihood that many of the austere remedial measures that I have recited will be adopted. Both psychologically and mathematically, the chances are against that eventuality. But even with public apathy against us, unmitigated pessimism of the type of an old British friend of mine who said it came to a choice of two evils, he always took both, would certainly be the acme of folly.



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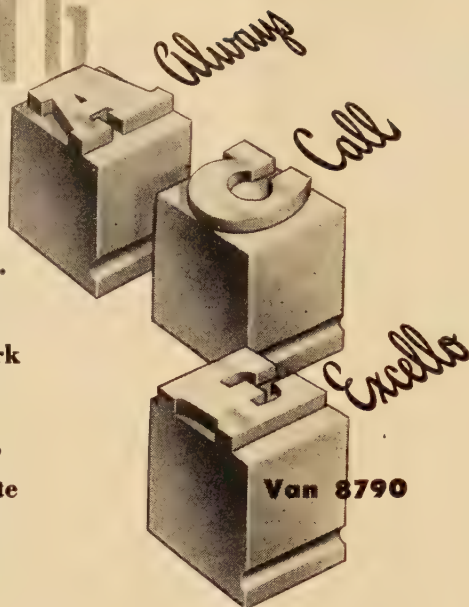
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### White Collar

(Continued from page 22)

wounds, it is hardly surprising that many have now joined the unions. As one management man remarked recently, "With so many white collar workers harboring such an assortment of gripes, and with the unions all set to sign them up, the question is why more of them don't storm down the unions portals."

There are now eight "white collar unions" and at least as many more production workers unions which are courting the white collar worker as part of their overall organizational drive.

Yet despite extensive unionization drives in what might appear to be a highly promising organizational field, the fact is that less than 15 per cent of all clerical and administrative employees have thus far signed up for collective action.

As usual, the unions have promised to obtain about everything the white collar worker wants — wage increases, severance pay, equal pay for women, sick leave, promotion training, better vacation benefits, job classification, shorter hours and overtime pay. Yet, it is to management's benefit that clerical workers have shown decidedly little enthusiasm for unionization as the answer to their troubles.

The unions, themselves, agree that the white collar worker is a hard man to sell. They cite among the reasons for his standoffishness the very reasons that make him believe he should fare better than factory workers. Basically, the white collar worker is not sold on group action, he is an individualist and will continue so. He does not want to be lumped with other workers in a "movement," he still regards himself as a "management man" and he hesitates to jeopardize his chances for advancement by actively promoting unionization. Fur-



thermore, he is proud, he thinks unions are for the man in overalls only. He does not want to be "pulled down" to the level of the production worker nor mingle with production workers in a union.

Another major obstacle to unionization — and this the unions also emphasize — is the fact that management is beginning to show real concern for the welfare of white collar workers. One company after another has expressed a determination to keep them satisfied and to correct the underlying causes of their grievances. This is an encouraging trend, both from management's and the worker's viewpoint, but the fact cannot be ignored that unions are still fighting hard to capture more and more white collar workers.

### Helpful Steps

What can be done to make the white collar worker's lot a happier one? Personnel authorities emphasize that the white collar worker does not want benevolent paternalism, but intelligent, constructive management.

One of the most effective measures for increasing white collar morale is periodic merit rating. This device can ameliorate the familiar white collar gripe that a worker never knows where he stands, why he didn't get a raise or promotion. The merit rating idea is not new; supervisors are rating employees all the time, but in a haphazard and inaccurate manner. Periodic merit ratings, conducted according to rigid standards, take much of the guesswork out of promotions, demotions, transfers and raises. Furthermore, they enable an employer to discuss personnel actions with employees constructively.

A merit rating system in name only is next to worthless. To be effective, it must be intelligently handled. No employee wants to be analyzed, then filed and forgotten. He wants to know where he stands and how he can improve. If the merit rating gives him this information, he feels his company is interested in him and wants to see him succeed, a factor of tremendous importance to morale.

To be successful, merit rating plans must be fully explained, employees must be made to realize they are for their benefit and not a form of underhanded fault finding. A check-list drawn up by Prentice-Hall, Inc., to insure the success of a merit rating system includes these precautions: don't

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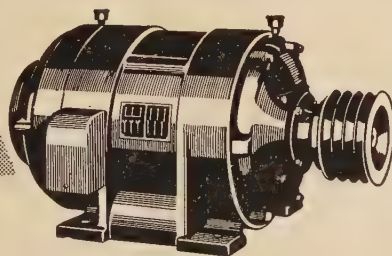
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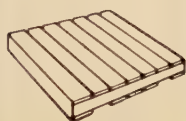
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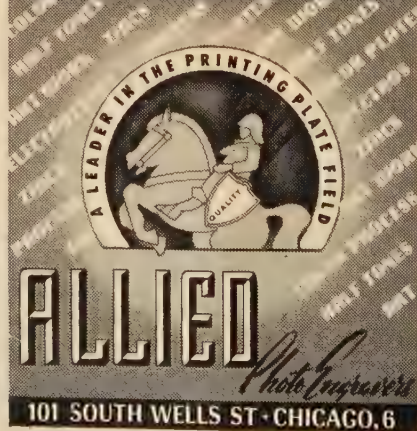
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ask pointless questions like "Is this employe a hard worker?" ("No man is either a hard worker or not a hard worker"); teach raters how to rate intelligently; base ratings on what the employe has done rather than on what he may do in the future; if possible have employes rated by at least three supervisory people who work with them; base promotions, raises, transfers on items checked by at least two raters, interpret ratings in terms of what the job requires.

### Advantages of Rating

Merit ratings, if properly conducted, are invaluable to employers for they simplify the job of analyzing workers objectively and at regular intervals. They help to eliminate snap judgments and to ferret out those employes who deserve promotion. They appeal to the white collar worker's ambition for advancement by pointing up those characteristics which need improvement. They are specific, they tell employes what qualities they should develop far more effectively than the traditional pep talk which has a habit of going in one ear and out the other.

"Opportunity for advancement" is the white collar worker's paramount concern, and a clear-cut promotion system is certain to increase white collar morale. Merit ratings help determine which employes can be promoted but, in addition, supervisors or personnel men would do well to interview promising candidates and plan further means of progress. Some companies which pay for special study courses have found that white collar workers respond enthusiastically.

Suggestion systems—another highly effective device for satisfying a white collar worker's desire for recognition—are not new to industry; however, their effectiveness is often lost through inept handling. Successful suggestion systems require constant attention on the part of top management.

A company which demonstrates that it is genuinely interested in its employes will find its workers showing their own interest in the company's success. The former depends to a large degree upon the individual treatment accorded each employe. A genuine interest in the individual can be expressed in many ways. Here are several devices that have proved successful: employes that perform an outstanding job receive a personal note of



commendation from a company officer; gifts are presented to workers on anniversaries marking long service; birthdays, weddings, and births are remembered with cards or gifts; flowers are sent to the ill and expressions of sympathy to the bereaved.

Some companies have sent employee goodwill climbing by providing theater and concert tickets at reduced prices, by arranging for employees to buy certain types of merchandise at a discount, by helping employees to get special vacation and resort rates, and by establishing lending libraries, study courses, scholarship aid funds, and company loan plans.

### Grievance System Helps

Another important contribution to white collar morale is a sympathetic and impartial grievance system. Every employee has irritations that can usually be cleared up quickly through proper handling. The Vicks Chemical Company tells its workers, "If you have any problem, either personal or involving your work or working conditions, it is our sincere desire that it be ironed out quickly and fairly. You should discuss the matter promptly and frankly with your immediate superior. It is part of his job to give you every possible assistance. If the two of you cannot remedy the difficulty—or if the matter is one which you prefer not to discuss with your superior—please feel perfectly free to take it up with a member of our personnel or placement departments. He or she will make every effort to help you and will, if necessary, arrange for you to discuss the question with your division manager, and as a final authority, the president of the company."

White collar workers regard a clean, attractive environment as essential to their welfare. They expect lunch and rest periods to be adequate and they appreciate the company's cooperation when it sees that office temperatures are comfortable throughout the year, that chairs and desks are comfortable, that cheerful color schemes have been blended into their office, that clean wash rooms with plenty of soap, towels, hot water, mirrors have been provided. Some companies have found that broadcast music, when practical, tends to lighten the monotony of routine white collar tasks.

As in the shop the intelligence, patience and understanding of office supervisors is vital to white collar

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morale. They must deal with the intangibles of human nature; they must be interested in workers as individuals, not robots. It is their job to suggest training for better jobs, to discuss possibilities for advancement and to encourage employees to work for promotion. Companies can develop successful supervisors by providing them special training courses, encouraging them to belong to professional societies and exchange ideas with other management men.

The problem of paying white collar workers an adequate salary is difficult in this period of rising costs, but an important device for paying them fairly is a conscientious job evaluation plan. Job evaluation begins with an analysis of each job, its duties and responsibilities, the amount of time spent on each, the degree of supervision and initiative involved, and the technical skill or knowledge required. No matter how good a job evaluation plan is, however, it will not work if employees are suspicious and think their salaries are to be cut. The first step is to convince them that job evaluation benefits them.

### **Morale Surveys**

Most companies have already provided for communicating directly with employees by way of house organ, personnel interviews, company statements, and posters. Of equal importance is the necessity of employees communicating with the company. One excellent measure is the morale survey. Questionnaires or personnel interviews in which employees are asked to say frankly what they think of the company's general attitude toward its workers, what they think of company policies and what could be done to improve working conditions have proved of great value to many companies. The company that knows what its employees think, what they want, what they like or dislike, is the company that will get the most value out of every dollar in its personnel budget.

Individual treatment, consideration, fairness, and understanding are all factors that will elevate white collar morale from the low point to which it has dropped in recent years. Companies that have gone out of their way to impress upon their employees the fact that they are seeking these goals are being well rewarded . . . in loyalty, efficiency, low employee turnover, and high production.





## INDUSTRIAL DEVELOPMENTS

IN THE CHICAGO AREA

**I**NDUSTRIAL developments in the Chicago Industrial area during October totaled \$16,548,000, compared with \$15,253,000 in October, 1947. Total expenditures in the first ten months of this year were \$130,955,000, compared with \$155,649,000 for the same period in 1947. These developments included new construction, expansion of existing plants and the purchase of land and buildings for industrial purposes.

**Inland Steel Company** is erecting an additional battery of 65 coke ovens and improving and speeding up its cold reducing facilities.

**Nikoh Tube Company**, Division of International Rolling Mill Products Corporation, Kedzie avenue at 51st street, has purchased six acres of land at the southwest corner of West 49th place and South Whipple street in the Kenwood Manufacturing District. The company will construct a one-story crane type building containing 200,000 square feet for tube and pipe fabricating. J. H. Van Vliissingen and Company, brokers.

**U. S. Rubber Company** will construct a one-story, 175,000 square foot warehouse on South Crawford avenue in the Central Manufacturing District. A. Epstein and Sons, engineer-architect.

**Insul-Mastic Laboratories, Inc.**, has purchased property at 61st place near Archer avenue in Summit. The building contains approximately 120,000 square feet of floor area.

**American Steel and Wire Company**, which recently completed a new unit at its Waukegan plant for the drawing of stainless steel wire, will make another addition to its facilities.

**Resinous Products and Chemical Company**, Philadelphia, has purchased 20 acres of land west of Harlem avenue at 64th place in Bedford Park. The company produces synthetic

resins and chemicals. Chandler and Montague, brokers.

**Aetna Ball and Roller Bearing Company**, 4600 W. Schubert avenue, will construct a 140,000 square foot addition to its plant.

**David E. Kennedy, Inc.**, Brooklyn, N. Y., manufacturer of floor coverings and tilings, has purchased a one-story brick building at the corner of 46th street and Kolin avenue in the Crawford section of the Central Manufacturing District. Chandler and Montague, brokers.

**U. S. Sanitary Specialties Corporation**, 435 S. Western avenue, has purchased the plant at 1001 S. California boulevard. The company makes soaps, disinfectants, and sanitary supplies and appliances.

**John E. Fast Company**, manufacturer of electrical capacitors and other electrical fittings, has purchased the two-story brick and concrete building at 3123 N. Pulaski road. Sturm-Bickel Corporation, brokers.

**Lowe Brothers Company**, paint manufacturer, has purchased the plant at 3341 W. Walton street. L. J. Sheridan and Company, brokers.

**Illinois Moulding Company**, 2411 W. 23rd street, is expanding its facilities by the construction of an additional building, which will contain approximately 22,000 square feet of floor area. The company manufactures mirror and pictures frames and novelty furniture. A. Epstein and Sons, engineers.

**Manhattan Paste and Glue Company, Inc.**, of New York, has established a branch plant at 3965 S. Lowe avenue. The structure contains 40,000 square feet.

**Morris Chair Corporation**, Chicago Heights, manufacturer of furniture, has a new plant under construction in Homewood.

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and dies, will build a substantial addition to the plant in Deerfield, Ill. M. B. Meyer, architect.

**Richheimer Coffee Company**, 361 W. Ontario street, has a one-story factory building under construction at 1127 N. Halsted street. Friedman, Alschuler and Sincere, architects.

**Hub Stamping and Manufacturing Company**, 1212 N. Central Park avenue, will construct an addition to its factory.

**Chicago Heights Grey Iron Foundry**, a newly incorporated Illinois company, is constructing a one-story plant on a half acre site in Chicago Heights.

**Chicago Tube and Iron Company**, 2531 W. 48th street, will construct a warehouse building adjacent to its plant.

**Goelitz Confectionery Company**, North Chicago, has a 23,000 square foot building under construction adjacent to its present plant. The new building will be used as the manufacturing unit of the company and the old structure will be used for warehousing.

## Trends In Finance and Business

(Continued from page 10)

ent, the number of grain-consuming livestock ready for feeding is no higher than pre-war (despite population increases), and a mere surplus of grain cannot change the situation.

The department believes egg production may pick up in late 1949 as spring pullets reach laying age. For the time being, however, output will lag because chicken raising earlier this year, again influenced by high feeding costs, fell off 15 per cent below 1947. There is one bright spot, however; broiler marketings may turn up any day now, because cheaper feed means farmers will want to increase hatchings.

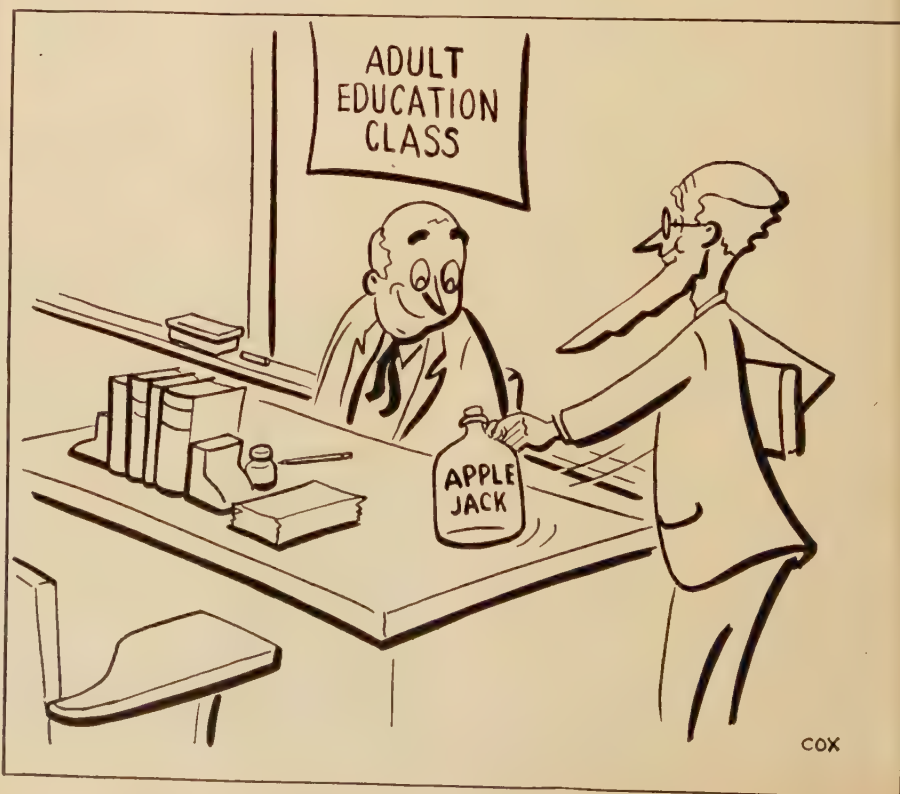
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### Dividends Hold Firm In First Nine Months

The sluggishness exhibited by the stock market in recent months cannot be attributed to a

downtrend in dividend payments. The New York Stock Exchange, in its monthly publication "The Exchange," notes that, despite some softening along the line, dividends for the most part have held firm throughout the first nine months of 1948.

Of 851 listed common stocks which paid dividends during that period about half made larger payments than in 1947. Leading the rise were aviation manufacturing shares, which returned a 260 per cent increase in dividends; the automotive group which raised dividends by 25 per cent largely on the basis of high production and generally calm labor weather; the building construction group which upped dividends about 40 per cent; and the farm machinery category



COX



which raised dividends 42.5 per cent — the latter abetted by International Harvester's rise from 88 cents a share last year (making adjustment for the three for one stock split) to \$1.35 a share.

Other security groups which increased dividend payments during the same period were: petroleum, up 22 per cent; railroads, up 14 per cent; chemicals, up 4.5 per cent; paper and publishing, up 29 per cent; and mining, up 21 per cent. Notable on the down-side was the amusement industry, which in the course of nine months of souring boxoffice receipts reduced dividend payments by 10.6 per cent.

« « » »

**Farmers Get Richer By \$1.1 Billion** The nation's farmers increased their financial assets (bank deposits, currency, U. S. bonds, and investments in cooperatives) by \$1,100,000,000 in 1947 to a new high of \$22,300,000,000 as of the first of this year, according to the Department of Agriculture. The total is about four and one-half times that of the beginning of 1940. Last year's gain was the smallest since 1940. The biggest annual gain in farmers' financial assets was in 1945 when they increased nearly \$4,000,000,000.

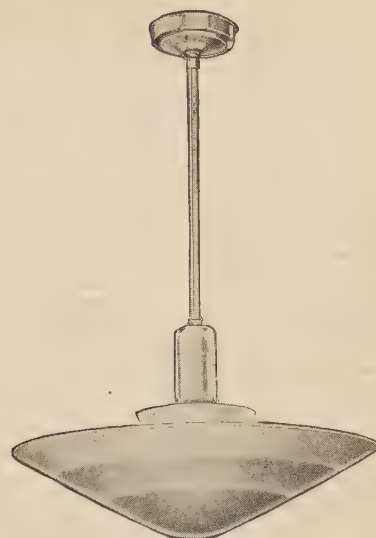
Including physical plant, America's farmers were estimated to be worth \$122,300,000,000 at the beginning of this year, as compared with \$53,800,000,000 at the beginning of 1940.

« « » »

**Despite Surplus, Cotton Prices Will Hold Up** In addition to feed grains, we are also harvesting the biggest cotton crop in over a decade, but again the Department of Commerce dashes any hopes for major price reductions in either cotton or cotton goods. Cotton prices have, of course, been slipping over the past year as the result of declining consumption and rising world production.

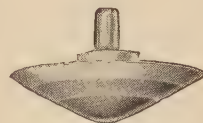
But, the department notes, the average price of 34.6 cents per pound, prevailing through the year ending August 1, is now only four cents above the loan rate set for the '48 crop. Hence, prices cannot drop much further and — to compound the contradiction — the department believes cotton growers will actually turn a larger profit on their big surplus-making '48 crop than last year, thanks again to government support prices.

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# TRANSPORTATION and TRAFFIC



**T**HE railroads boosted their freight rate increase request from eight per cent to 13 per cent in a supplemental petition in Ex Parte No. 168, filed with the Interstate Commerce Commission on October 12. The supplemental petition was filed following a 10 cent hourly wage increase awarded two operating labor brotherhoods, which, if applied to all classes of railroad employees, will cost the carriers an estimated \$371,000,000 annually. Maximum increases of 12 cents per cwt. are proposed on fresh fruits and vegetables and eight cents per cwt. on lumber. Specific increases of 40 cents per net ton or 45 cents per gross ton are requested on coal and coke rates, and 35 cents per ton, net or gross, on iron ore rates. Also filed by the carriers on October 12 was a motion requesting the I.C.C. to grant authority to make the eight per cent increase, proposed in their original petition filed October 1, effective immediately to afford interim relief pending hearing and order on the full request. The motion also asked that should the I.C.C. conclude that hearing or oral argument be held before granting the interim increase, that such hearing or oral argument be set for the month of October. The proceeding had previously been assigned for hearing at Washington, D. C., beginning November 30. The carriers' petition also seeks withdrawal of the Docket No. 30052 request for increases in coal, coke and iron ore rates which was filed on August 26 as these proposed increases are included in the Ex Parte No. 168 petition.

**I.C.C. Rejects L.C.L. Rate Increase:** The Interstate Commerce Commission has denied the Docket No. 29770 request of Official territory railroads to establish a new scale of rates for less-than-carload traffic. The proposed scale increased the first class rate from 10 per cent on long haul movements up to 110 per cent on short-haul traffic. The present percentage relationship of the lower classes to first class

would have been maintained. At the hearings on the proposal, The Chicago Association of Commerce and Industry pointed out that to make the increase in Official territory without at the same time increasing the inter-territorial rates and the rates within Southern and Western territory would place an undue burden upon producers, manufacturers and shippers within Official territory and grant an unreasonable and unlawful preference to shippers in the South and West. The association also stated that the proposed adjustment would disrupt the present relationship between carload and less-than-carload traffic.

**Uniform Classification Docket No. 2 Issued:** The Committee on Uniform Classification has issued Docket No. 2 containing the proposed uniform classification ratings for articles named in Items 5 to 14455, inclusive, in the Consolidated Freight Classification No. 18. Alphabetically, the docket lists all commodities shown in the Classification which begin with the letters "A" through "C". The Committee on Uniform Classification was set up to carry out the Docket No. 28310 order of the Interstate Commerce Commission which required the establishment of a uniform freight classification for application in all sections of the country. These uniform classification ratings are intended to supplant general exceptions which would otherwise destroy classification uniformity. Hearings on the proposed ratings will be held during November and December in New York City, Chicago, Atlanta, Dallas, Denver, Seattle and San Francisco. The Chicago hearing will begin November 15 in Room 220, Union Station.

**Recommend Seven Days for Paying Freight Charges:** In his proposed report in Ex Parte No. 73, Interstate Commerce Commission Examiner H. G. Cummings recommends that the Commission authorize the respondent

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railroads in Southwestern territory to extend the credit period for the payment of freight charges on less-than-carload traffic originating in or destined to that territory to seven days, excluding Sundays and holidays. He recommends that this extension of the credit period be permitted for an experimental period of six months. The petitioning railroads, the Missouri, Kansas, Texas Railroad, the Texas and Pacific Railroad, and the St. Louis-San Francisco Railroad, requested authority to extend the credit period to enable them to compete with motor carriers and to afford

shippers an adequate time for the processing of freight bills. The examiner points out in his report that the commission's authority over extension of credit is not mandatory but permissive only. Statute requires railroad freight transportation to be on a cash basis except as the commission may authorize extension of credit.

**I.C.C. Rules on Pick-Up and Delivery Allowances:** The Interstate Commerce Commission in its report in Dockets No. 29762-3-4-5 finds that the rates paid by the railroads to cartage operators, draymen, pool car operators or warehousemen for performing their pick-up and delivery service, although the rates exceed the allowance to shippers who perform their own pick-up and delivery, are not unlawful as such services are performed for them under written contract. Allowance paid by motor carriers and freight forwarders for similar services, when such allowances exceed that published in their tariffs, are unlawful in the absence of a contractual arrangement with the draymen. The commission orders the motor carriers and freight forwarders to cease and desist paying the drayage charges found unlawful and to enter into contractual arrangements with the cartage operators. The order becomes effective December 1.

**Ruling on Forwarder-Motor Carrier Point Rates:** In its opinion in Docket No. 29493, the Interstate Commerce Commission finds that rates paid to motor carriers by freight forwarders for handling terminal-to-terminal traffic which are lower than the established tariff rates are not justified. The commission rules, however, that agreements between freight forwarders and motor carriers on charges for assembling and distribution and other services performed by the motor carriers for the forwarders may be continued under the conditions set forth in the findings. The order becomes effective January 22, 1949.



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**Here, There and Everywhere**

(Continued from page 8)

index of class one motor carrier traffic, based on a 1939 figure of 100, increased to 277 in 1947, while the comparable index of less-than-carload traffic of class one railroads increased to 158 and total class one railroad



traffic increased to 177. The Department survey emphasizes that motor trucks are now handling a greatly expanded proportion of many types of traffic formerly hauled almost exclusively by other forms of transportation.

• **Up-Down Appliance Industry**—To find an industry that, over-all, exhibits a high degree of prosperity and yet has many a weak sister within it, it is necessary to look no farther than the electric appliance business. The Department of Commerce has taken an even closer look at the collection of contradictions that makes up the appliance industry and its findings support the idea that business today is anything but uniformly prosperous. Appliance sales during the first half of 1948 were up 10 to 15 per cent over 1947 and some items were in even better shape: refrigerator sales, up 37 per cent; range sales, up 42 per cent; washing machine sales, up 29 per cent. Yet in the midst of this boom were the languishing small appliances: irons, down 36 per cent; heaters, down 49 per cent; hot plates and small stoves, down 41 per cent and heating pads down 56 per cent. The Department's conclusion: "The consensus among the manufacturers and the trade is that there are too many dealers in the electrical appliance business today, many of whom are new, with little knowledge of selling methods."

• **Employee Benefits**—How well protected by employee plans is the average metropolitan area worker against the hazards of sickness and prolonged medical care? The Research Council for Economic Security has been looking for the answer to this question in the Chicago metropolitan area and after a cross-section poll of some 800 reporting firms finds that within these companies about 86 per cent of the employees have company life insurance policies of some form; 68 per cent enjoy pension and retirement plans; 85 per cent have the security of prepaid hospitalization; 50 per cent have prepaid surgical benefits; six per cent have prepaid medical care; 59 per cent have organized cash sickness benefits; 20 per cent enjoy informal paid sick leave; and 69 per cent are protected by cash sickness or paid sick leave.

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# New Products

## Split-Second Flash

The General Electric Company, Schenectady 5, N. Y., has developed a super-speed, high-intensity photoflash said to enable photographers to snap objects flashing along at the eye-blinking speed of 2,700 feet per second (theoretically, upwards of 1,600 miles an hour). The unit emits a blue-white flash lasting one five-hundred-thousandths of a second, operates on a 115-volt, single-phase lighting circuit, and weighs 25 pounds. It is designed for such research use as the study of fluid flow, vibration, ballistics, and high-speed rotational and linear motion.

## Simplified Dishwasher

A major cost factor in the purchase of an electric home dishwasher has been high installation charges. Now, however, Hotpoint, Inc., Chicago 44, Ill., believes it has partially licked this problem with the development of a new drain system which simplifies installation and thus reduces extra charges.

## Soundproof Dishes

A new variety of plastic dishes that are not only shatterproof, but also "soundproof," is a development of the Plastics Division of General American Transportation Corp., 135 S. LaSalle street, Chicago. The new dishes, trade-named "Meladur", are designed particularly for restaurant use. Tests indicate, that the "clatterproof" dishes reduce restaurant noise by 50 per cent, according to the company.

## Auto Circuit Tester

Fay Darling and Company, Kansas City 2, Mo., has introduced a new device for the auto repairman which will check the entire electrical circuit of an automobile. The single unit, built with two meters and testing prods made of copper (no tools are needed), will quick-check battery, volt regulator, generator, lighting system circuits, starter switch and starter motor, and spark plugs.

## Quick Packager

A mechanical packager which counts screws, nails, and other small parts, puts them in an envelope, and then seals the package, is a development of the Rollins Engine Company,

Nashua, N. H. The machine will package average size wood screws at the rate of about 20,000 envelopes of four screws each a day. With the addition of extra feeding units, different kinds of screws and nails can be fed into one envelope. The machine is operated by a one-half horsepower motor.

## Snow Remover

Of seasonal interest is the development of a new type of snow remover which scoops snow from walks and then blows it by fan a distance of 15 to 20 feet. The manufacturer is Roto-tiller, Inc., Troy, N. Y.

## Radiator De-Ruster

Electromotive Industries, Inc., Louisville, Ky., has introduced a new device designed to prevent rusting and scaling in automobile radiators. It consists of a silver plated copper frame attached to a special alloy cartilage and is said to be simply inserted in all types of auto radiators. Afterwards, the positive and negative combination of metals create electrolytic action which attracts minerals in suspension so they may be drained out of the circulating system. According to the company, the "electromotive de-ruster" will disintegrate accumulated rust after 500 miles or 10 hours of driving.

## Emergency Charger

Another new development designed to simplify the motorist's problems, especially in winter, is a portable, light-weight battery charger developed by Willard Storage Battery Company, Cleveland, Ohio. The charger weighs only 28½ pounds and has rubber feet so it can be placed on fenders for emergency charges. Although primarily designed to give a dead battery enough juice to get it back in service, the charger can also be used for a full slow-charging job at six amperes.

## Metal Defect Tester

A new magnetic inspection machine which makes it possible to inspect iron and steel parts for defects in any direction in one operation has been developed by Magnaflux Corp., 5900 Northwest Highway, Chicago 31. Called "Duovec," the new unit in-



volves the use of iron filings on the surface of parts to be inspected. If there are surface or subsurface cracks, magnetic poles will form on each side of the break when it is placed in a magnetic field. Since the part is magnetized in a circular as well as a longitudinal field, the length and breadth of defects can be determined in the one operation. Typical applications are the inspection of bolts, small gears, camshafts, and roller bearings.

### Improved Home Freezer

A recently-developed insulating material called "Santocel" (product of Monsanto Chemical Company) has been incorporated into a new line of home freezers now under production by the Whiting Corp., 33 S. Clark street, Chicago. The advantage of the new insulating material is that it reduces by one-half the width of insulating walls and thus provides roomier freezers. The apartment-size model, which before held four and one-half cubic feet of frozen foods, now holds eight cubic feet.

### Safety Light

The U-C Lite Manufacturing Company, 1050 W. Hubbard street, Chicago 22, has introduced a new portable highway lantern that can be used either as an emergency light or as a blinker to warn other motorists of a stalled auto. The battery light can be seen in all directions for upwards of 600 feet and has a burning life of 28 hours for the flash and 20 hours for the steady beam.

### Motor Reducer

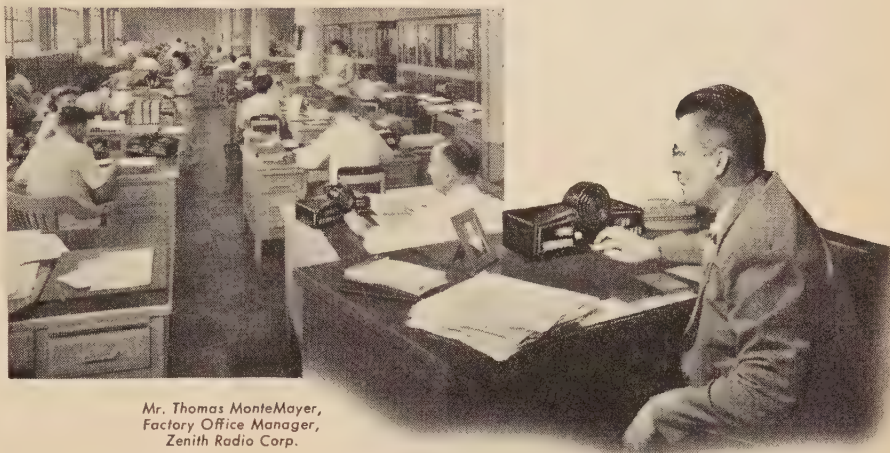
The space and weight-saving axial air-gap motor introduced by Fairbanks, Morse and Company, 600 S. Michigan avenue, Chicago 5, has now been adapted as a motor reducer geared to reduce speed and increase torque. With the axial design the motor is about half as large as a conventional electric motor.

### Drain Cleaner

Clogged home-plumbing drains may be a thing of the past with a new device, called the "Drainmaster", introduced by Telmor Products Corp., 1910 W. Lake street, Chicago. This hydraulic device is said to make drains self-cleaning. Built into the drain to replace the usual trap, "Drainmaster" has a lever which, when moved up and down, causes a hydraulic piston to produce a two-way motion of the water inside the pipes. The motion

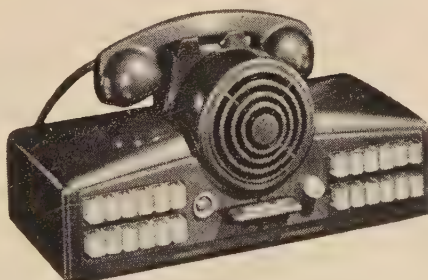


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### Modernized Intercommunicator

A variety of new electronic developments have been incorporated in a new type of "Amplical" intercommunicating system introduced by the Rauland Corporation, Chicago. The new system incorporates a "visual"

busy signal, individual locking-type push-buttons for station selection, illuminated on-off volume control, plug-in cable connections, and a balanced line wiring system which is said to reduce the cost of installation and also prevent "cross-talk." The new "Amplical" is distributed in Chicago by Private Tele-Communications, Inc., 1523 W. Fullerton avenue.

## Can Hoover Streamline U. S. Bureaucracy

(Continued from page 14)

works, and credit functions in which the government had engaged previously.

The third period was 1946-47, when 17 major changes took place. Five were by acts of Congress, 12 under presidential reorganization plans. Under legislative sponsorship the Atomic Energy Commission was set up and the War and Navy Departments were consolidated into the National Military Establishment. By executive initiative 11 temporary wartime reorganization plans were made permanent: for example, housing agencies were consolidated into the Federal Housing and Home Finance Agency.

It may come as a surprise that none of these reorganizations amounted to anything as a means of cutting down the federal budget.

### Started For Economy

Economy was the original motive for reorganization at the outset of Franklin D. Roosevelt's term. The New Deal had promised to cut federal costs 25 per cent. Under an act passed the day before he was sworn in, Mr. Roosevelt was given the widest reorganization authority ever granted a chief executive, including the power to "abolish the whole or any part of any executive agency and/or the functions thereof."

Yet when that first splurge was over only three agencies had been abolished, and they were ones nobody missed: The Federal Coordinating Service; the National Screw Thread Commission; and the Board of Indian Commissioners.

The Hoover Commission, looking for possible economies in the present federal budget of around \$40 billion, finds only a small part—some \$7 to \$8 billion — susceptible of pruning. The rest goes for things like interest, veterans, and national defense. On the latter, it would be a foolhardy

statesman who in the present world advocated economy for economy's sake, although improved military business management may incidentally save money.

The prospect, therefore, of abolishing government functions or effecting really major budget economies is poor at best. The practical fact is that the nation has acquired a taste for certain services which for political or other reasons it is unwilling to do away with. The United States is like a family which has seen its income rise and which has taken to buying things it once regarded as luxuries but which habit has turned into necessities.

Another thing recent reorganizations have shown is that mere reshuffling of bureaus is senseless. In this sense it is quite true that the government is too big and complex to reorganize. No sooner does Reorganizer A discover that there are 15 different agencies dealing with housing, and get them put together, when Reorganizer B comes along with a hard-to-answer question: Why make the veteran deal with an unfamiliar agency when he wants to buy a house? Why not let him deal with the Veterans' Administration, which knows his special problems?

The most troublesome of all problems in the Executive Branch, however, is the Presidency itself. The job of being chief executive of the United States has grown too big for any one man to handle. Besides being a government, the U.S. is a business, the biggest in the world. The President is expected to administer this business as well as make political decisions of the most fateful sort, both domestic and international.

Out of his first hand experience Mr. Hoover emphasized this problem. In a recent speech he said:

"If the President gave an hour a



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week to (each of the independent agencies) he would have somewhere about a 70-hour week, without any time to determine the broader policies of the government, or even to look after the 10 great departments . . . . The President must determine the major policies in our foreign relations, and our defense, and in departmental action. He is part of the legislative and political machinery of the country. He is responsible for the enforcement of the laws, and a score of other things.

"If these affairs are properly performed, he does not have the time to look after some small government agency that is running around loose. The net effect is that most of the independent agencies do not get looked after very much by anybody except the Bureau of the Budget . . .

"The President must needs have more operating vice presidents. Those who worry about increasing the size of the cabinet need have no anxiety because ours is not a cabinet where there is required to be the determination of national policy by the cabinet as a whole . . . I am not saying anything revolutionary when I talk of increasing the cabinet, because every President from Woodrow Wilson down has recommended additions to the cabinet at one time or another."

#### Problem Of Delegation

Actually there is no sensible reason why a President needs to devote one hour a week to every government agency—or even one hour a year, in some cases. But the demands on his time by a handful of top departments—State, for example—are such that some system must be devised whereby he can delegate supervisory authority over others to someone he can trust, or to several such persons.

This cannot be done purely through cabinet officers, for there is hardly a major problem in government today that does not involve two or more departments. The President, to avoid spending all his time arbitrating between departments, must have some mechanism operating between himself and the cabinet members.

Under one of the Roosevelt reorganizations the President was given six administrative assistants, made famous by a phrase in the report suggesting that the men picked should have a "passion for anonymity." Both Mr. Roosevelt and Mr. Truman have

used these assistants, but not successfully enough to bring about a real lightening of their own administrative loads.

For a while Mr. Truman got better results through a single "super-assistant," John Steelman, who served as an unofficial secretary to the cabinet and was able to iron out disagreements without too much troubling of the President. There was a period about midway in Mr. Truman's term when this system worked for such a smooth cabinet operation that he boasted his was "the best cabinet since Rutherford B. Hayes."

The political stresses of an approaching campaign broke down this system, however. Secretaries who developed resentments against Steelman took to going over his head.

This experience points up a simple fact of human nature: good administration depends, in the final analysis, on the character and ability of the man at the top. An efficient administrative mechanism can promote a smoother end-product, but it cannot substitute for the head man's ability to take incisive and unerring policy action, delegate authority wisely, and conserve his own energy. And administrative ability is only one of the qualities for which the American voter selects a President—and sometimes a very minor one.

Some commission members feel that in addition to Mr. Hoover's additional "operating vice presidents" there needs to be a top-level career secretariat. A formal secretary to the cabinet, aided by a staff, could fulfill a two-fold need: (1) see that the documents and data necessary for policy formulation are available to all the policy makers affected; and (2) help to see that the policies adopted become the policies of the government.

Our officials learned during the war that the British, although operating under a different sort of cabinet system, made good use of a career secretariat. Sometimes U.S. officials carried internal disagreements into conference with the British, but it was unheard of for the British to be divided among themselves in dealing with us.

Governor Dewey in effect has such a system in operation in his own organization. Presumably he would make good use of the technique as President.

Where, in all of this, is there place for a "super Vice President?" The



lack of productive work for the presumptive heir to the Presidency is causing considerable current discussion among the scientists of political theory. Governor Dewey has put it on a more practical plane by announcing intention of bringing Governor Warren into more of a partnership in event of the election of the Republican ticket.

Perhaps it is incautious to write cynically of an Administration even before it takes office, but the historical fact is that Presidents seldom get along with their vice presidents. Surface appearances are maintained, but not since Martin Van Buren served Andrew Jackson has there been a similar degree of working harmony between the head of state and his alternate. Governor Dewey has not been specific about his plans for Governor Warren. The realist must assume that Mr. Warren's enhanced position will have more glitter than substance to it.

The reason is that a President lacks the job security that the average board chairman of a business has. Practically never can he make his own unfettered choice of a vice president he can trust to be his completely loyal first assistant. Even in cabinet posts he frequently must maintain uneasy political alliances. Every appointee with political strength of his own is a potential rival when he seeks renomination.

Thus while the calibre of the Hoover Commission promises intelligent proposals to bring our government more up to date, it is well to realize that despite good intentions we cannot expect reductions in federal costs substantial enough to be felt in an era of rising expenditures for military preparedness. The government is a business, but it is also politics.

## Industrial Security

(Continued from page 17)

one-half those of Hiroshima. The reason is that hills and ridges separated areas of Nagasaki into dispersed built-up pockets, whereas Hiroshima was relatively flat and uniformly concentrated. The Nagasaki bomb thus dissipated much of its energy against hills and unoccupied areas, while the Hiroshima bomb achieved its most devastating effect.

"Industry fared better in Hiroshima," the board recalls. "All major factories were reasonably well dispersed and



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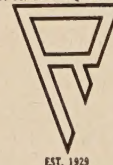
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escaped serious damage. At Nagasaki plants and dockyards at the southern end of the city were left intact, but those concentrated in the valley where the bomb exploded were almost completely destroyed."

The broad problem, as the board now pictures it, reduces to a policy of not putting all your eggs in one basket. It readily admits that far more study must be given the problem before industry may feel even a reasonable degree of security. Meanwhile, the NSRB is looking to its newly-organized Plant Dispersion Division to continue field study in problem of adequate plant protection. One of 30 such task units now being staffed to plan complete industrial mobilization, the Plant Dispersion Division will channel detail security recommendations to individual companies upon request.

### STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, AND JULY 2, 1946

Of COMMERCE Magazine, published monthly at Barrington, Illinois, for October 1, 1948, State of Illinois, County of Cook, ss.

Before me, a Notary in and for the State and county aforesaid, personally appeared Alan Sturdy, who, having been duly sworn according to law, deposes and says that he is the Editor of the COMMERCE Magazine and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption required by the Act of August 24, 1912, as amended by the acts of March 3, 1933, and July 2, 1946 (section 537, Postal Laws and Regulations) printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, Chicago Association of Commerce and Industry, 1 N. La Salle St., Chicago, Illinois; Editor, Alan Sturdy, 1 N. La Salle St., Chicago, Illinois.

2. That the owner is: (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding one percent or more of total amount of stock. - If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a firm, company, or other unincorporated concern, its name and address, as well as those of each individual member, must be given.) The Owner: The Chicago Association of Commerce and Industry, 1 N. LaSalle Street, Chicago, Ill.; President: Wilfred Sykes, 1 N. LaSalle St., Chicago, Ill.; Executive Officer, Leverett S. Lyon, 1 N. LaSalle St., Chicago, Ill.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none so state: None.)

4. That the two paragraphs next above giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statement embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in said stock, bonds, or other securities than as so stated by him.

(Signed) ALAN STURDY,

Editor.

Sworn to and subscribed before me this 28th day of September, 1948.

(Seal)

(Signed) VORIS D. SEAMAN

(My commission expires September 11, 1952.)



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**RECOGNIZED AGENCY** has the facilities and ex-  
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**Curtis Piano Course**  
(Class and Individual Instruction)  
**Superior Piano Text Books  
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Teaching**  
(Pre-School through High School  
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Since 1907

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For Pay Roll and Job Cost Records.  
When Time Recording Is Your Problem,  
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EST. 1908

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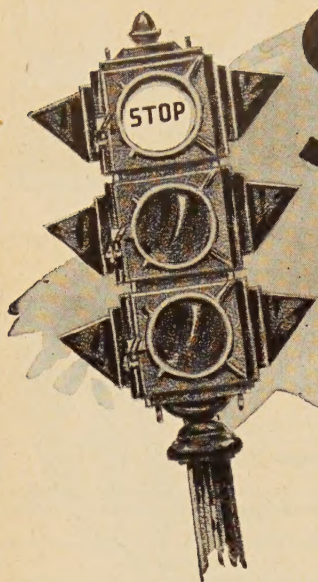
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# STOP ME-IF—

A shipwrecked mariner had taken refuge on a desert island in 1945 shortly after peace was declared. One day recently he was overjoyed to see a ship drop anchor in the harbor. A small boat came ashore, and an officer handed the sailor a bunch of newspapers.

"The captain suggests," he told the sailor, "that you read what's going on in the world, and then let us know whether you still want to be rescued."

\* \* \*

A writer of radio commercials entered a restaurant, called a waitress, and said:

"Give me some ham, piping hot and fragrant with the pleasant aroma of cloves, brown sugar and steaming sauce. Serve it between slices of brown and crackly-crust bread. Draw me a cup of delicious, flavorful coffee and add to it some thick, rich cream."

The waitress shrugged, turned toward the kitchen and yelled: "Smoked pig on rye and Java with."

\* \* \*

The Smiths were on the balcony and could hear the young couple in the garden below. Mrs. Smith nudged her husband and whispered, "I think he wants to propose. We ought not to listen. Whistle at him."

"Why should I?" her husband asked. "Nobody whistled at me."

\* \* \*

"Does my practicing make you nervous?" asked the thoughtful and persistent saxophone player.

"It did when I first heard the neighbors talking about it," said the man next door, "but now I don't care what happens to you."

\* \* \*

"This crime was the work of a master criminal," said the prosecutor, "and was carried out in a skillful, clever manner."

Blushing, the crook rose to his feet. "Flattery won't get you nowhere," he said. "I aint gonna confess."

\* \* \*

It was 2:30 a.m. when little Sally woke up.

"Tell me a story, mama," she pleaded.

"Hush, dear," replied the wife, "Daddy ought to be along pretty soon now and he'll tell us both one."

Mama: "I see where a woman was awarded \$2,000 for the loss of a thumb. I didn't realize that a thumb was that valuable."

Papa: "It must have been the one she kept her husband under."

\* \* \*

"I'll give you five dollars if you'll let me paint you," said the artist. The old mountaineer shifted his legs from one position to the other and back again.

"It's easy money," said the artist. "Thar hain't no question 'bout that," the mountaineer replied. "I was jes' awonderin' how I'd git the paint off afterward!"

\* \* \*

Young Husband: "What's the matter, darling? You look flustered."

Wife: "Oh, I've had a dreadful day! First Baby cut a tooth, then he took his first step, then he fell and knocked out his tooth."

Young Husband: "Then what happened?"

Wife: "Oh, darling — he said his first word!"

The teacher had been reading her class stories of the lives of famous inventors.

"Now, then, Edgar, what would you like to invent?"

Edgar rose to his feet with a puzzled frown on his face.

"Well, teacher," said the youth, "I like to invent a machine that by simply pressing a button, all my lessons would be done."

The teacher shook her head. "That's very lazy of you, Edgar," she reprimanded. "Now, let Willie Wilson tell what he would like to invent."

"Something to press the button," the wily one replied.

\* \* \*

"Dad," inquired the high school junior, "What can I do when a pretty girl keeps talking to me day after day in class?"

"Well," replied papa, "You can have your seat changed, of course, but if she's like your mother, she'll get you in the long run, regardless."

\* \* \*

She: "Dear, why can't we live peacefully like the cat and dog there together on the hearth. They never fight."

He: "No, they don't but tie them together and then see what they do."

\* \* \*

Missionary (on a Pacific isle): "Why do you look at me so intently?"

Cannibal: "I'm the food inspector."

\* \* \*

Father: "Didn't you promise me to be a good boy?"

Son: "Yes, Father."

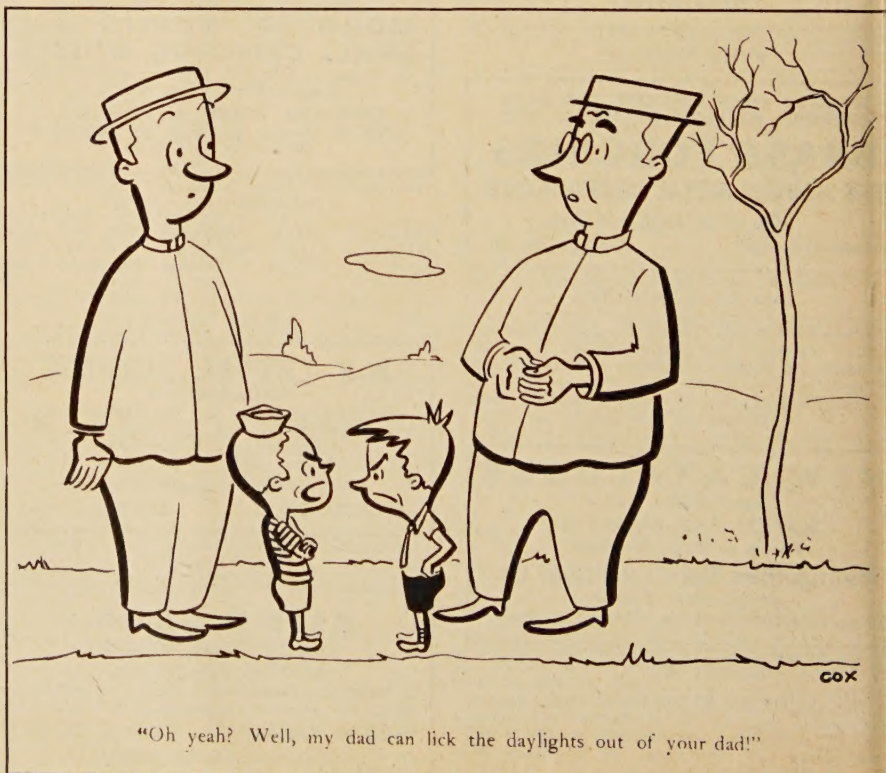
Father: "And didn't I promise you I wouldn't thrash you if you weren't?"

Son: "Yes, Father, but as I've broken my promise, you needn't keep yours."

\* \* \*

"That sergeant! I've never heard a man talk so fast in my life."

"Why shouldn't he? His father was a tobacco auctioneer and his mother was a woman."



COX